

Exhibit B

EX. B to Kamardinova
(Alphabetically by Last Name of 9/11 Decedent)

	DECEDENT First Name	DECEDENT Middle Name	DECEDENT Last Name	Suffix Name	Economic Damage Amount	Non-Economic Damage Amount	TOTAL Damage Amount
1.	Charles	A.	Lesperance			\$2,000,000	\$2,000,000
2.	Brenda		Kegler		\$1,519,354	\$2,000,000	\$3,519,354
3.	Thomas	M.	Kelly		\$4,973,020	\$2,000,000	\$6,973,020
4.	Thomas	W.	Kelly		\$2,216,986	\$2,000,000	\$4,216,986
5.	Thomas		Kennedy		\$5,924,887	\$2,000,000	\$7,924,887
6.	Mary Jo		Kimelman		\$795,419	\$2,000,000	\$2,795,419
7.	Gary	E.	Koecheler		\$1,359,475	\$2,000,000	\$3,359,475
8.	Patricia	A.	Kuras		\$1,271,532	\$2,000,000	\$3,271,532
9.	Angela	R.	Kyte		\$4,702,378	\$2,000,000	\$6,702,378
10.	Carol	A.	LaPlante		\$141,972	\$2,000,000	\$2,141,972
11.	Stephen	J.	Lauria		\$2,176,645	\$2,000,000	\$4,176,645
12.	Nathaniel		Lawson		\$35,760	\$2,000,000	\$2,035,760
13.	Alisha	C.	Levin		\$2,309,295	\$2,000,000	\$4,309,295
14.	Samantha		Lightbourn- Allen		\$1,077,853	\$2,000,000	\$3,077,853
15.	George		Lopez			\$2,000,000	\$2,000,000
16.	Charles	W.	Magee		\$2,174,012	\$2,000,000	\$4,174,012
17.	Robert	G	Martinez		\$1,762,042	\$2,000,000	\$3,762,042
18.	Margaret	E.	Mattic		\$286,311	\$2,000,000	\$2,286,311
19.	Walter	A.	McNeil		\$1,049,789	\$2,000,000	\$3,049,789
20.	Christopher	D.	Mello		\$8,198,648	\$2,000,000	\$10,198,648
21.	Luis	Clodoaldo	Revilla Mier			\$2,000,000	\$2,000,000
22.	Frank	V.	Moccia		\$634,648	\$2,000,000	\$2,634,648
23.	Carlos	A.	Montoya			\$2,000,000	\$2,000,000
24.	Steven		Morello		\$858,033	\$2,000,000	\$2,858,033

TOTALS

\$43,468,059

\$48,000,000

\$91,468,059

Exhibit B-1

John E. Beauzile

28 Penny Lane

Binghamton, NY 13905

Email: jeb2235@columbia.edu

Jerry S. Goldman

Anderson Kill

1760 Market Street, Suite 600

Philadelphia, PA 19103

Re: Update of Analysis of Economic Loss in the Matter of
The Estate of **Mrs. Samantha Allen**

December 22, 2019

Dear Mr. Goldman,

You have asked me to update the present value numbers in the analysis of the likely economic loss award from the September 11th Victim Compensation Fund prepared by **The Fund** dated **February 19, 2003**. I have used their assumptions for wages, benefits, taxes, personal consumption, replacement services, and discount rate to estimate those values and bring them to the present. The valuation date chosen is **January 1, 2020**.

In preparing this update, the only document reviewed is **The Fund's** report. This update assumes the reader is familiar with the methodology used and assumptions made by **The Fund** and, therefore, they will not be restated here.

The update of **The Fund's** analysis is summarized in four (4) sets of Exhibits.

- *Exhibit 1* provides the summary of Lost Earnings, Retirement Benefits, and Lost of Replacement Services;
- The set of *Exhibits 2s* shows the details behind the loss of earnings numbers;
- The *Exhibit 3* set provides supporting documentation for Retirement Benefits;
- The loss of Replacement Services amounts are in *Exhibits 4s*.

I believe that I have already provided you with a copy of my curriculum vitae. If you need a copy, please let me know.

Sincerely,

John E. Beauzile

VALUATION DATE	01-JAN-20
DISCOUNT RATE	3.9%

EXHIBIT 1. SUMMARY OF ECONOMIC DAMAGES
MRS. SAMANTHA ALLEN

	PRESENT VALUE
Present Value of Lost Earnings	\$913,701
Present Value of Retirement Benefits	164,152
Present Value of Lost Replacement Services	0
Total	\$1,077,853

Base Salary	Unempl.	Tax Rate	Benefits	Pers. Consump.
51,454	3.0%	10.700%	2,400	12.37-62.64%

EXHIBIT 2A. PRESENT VALUE OF LOST EARNINGS
MRS. SAMANTHA ALLEN
SPECIAL MASTER WORKLIFE

YEAR	AGE	TIME FRAME	AGE- SPECIFIC GROWTH FACTOR	EARNINGS	BENEFITS	UNEMPL. ADJ.	TAXES	CONSUMPTION	NET EARNINGS	PV OF NET EARNINGS
2001	37	0.31	1.00000	\$15,778	\$736	\$0	(\$3,408)	(\$1,743)	\$11,363	\$11,363
2002	38	1.31	1.05781	54,429	2,539	(1,526)	(11,404)	(5,833)	38,205	38,205
2003	39	2.31	1.05580	57,467	2,681	(1,611)	(5,964)	(6,159)	46,413	46,413
2004	40	3.31	1.05379	60,558	2,825	(1,698)	(6,285)	(6,490)	48,909	48,909
2005	41	4.31	1.05179	63,694	2,971	(1,786)	(6,611)	(10,077)	48,192	48,192
2006	42	5.31	1.04979	66,865	3,119	(1,875)	(6,940)	(10,578)	50,591	50,591
2007	43	6.31	1.04779	70,060	3,268	(1,964)	(7,272)	(11,084)	53,009	53,009
2008	44	7.31	1.04579	73,269	3,418	(2,054)	(7,605)	(39,758)	27,270	27,270
2009	45	8.31	1.04380	76,478	3,567	(2,144)	(7,938)	(41,499)	28,464	28,464
2010	46	9.31	1.04182	79,676	3,717	(2,234)	(8,270)	(43,235)	29,654	29,654
2011	47	10.31	1.03984	82,850	3,865	(2,323)	(8,599)	(44,957)	30,836	30,836
2012	48	11.31	1.03786	85,987	4,011	(2,411)	(8,925)	(46,659)	32,003	32,003
2013	49	12.31	1.03588	89,072	4,155	(2,498)	(9,245)	(48,333)	33,151	33,151
2014	50	13.31	1.03391	92,092	4,296	(2,582)	(9,558)	(49,972)	34,276	34,276
2015	51	14.31	1.03194	95,034	4,433	(2,665)	(9,864)	(51,568)	35,370	35,370
2016	52	15.31	1.03000	97,885	4,566	(2,745)	(10,160)	(53,116)	36,432	36,432
2017	53	16.31	1.03000	100,822	4,703	(2,827)	(10,464)	(54,709)	37,524	37,524
2018	54	17.31	1.03000	103,846	4,844	(2,912)	(10,778)	(56,350)	38,650	38,650
2019	55	18.31	1.03000	106,962	4,989	(2,999)	(11,102)	(58,041)	39,810	39,810
2020	56	19.31	1.03000	110,171	5,139	(3,089)	(11,435)	(59,782)	41,004	40,165
2021	57	20.31	1.03000	113,476	5,293	(3,182)	(11,778)	(61,575)	42,234	39,818
2022	58	21.31	1.03000	116,880	5,452	(3,277)	(12,131)	(63,423)	43,501	39,473
2023	59	22.31	1.03000	120,386	5,616	(3,376)	(12,495)	(65,325)	44,806	39,131
2024	60	23.31	1.03000	123,998	5,784	(3,477)	(12,870)	(67,285)	46,150	38,792
2025	61	23.72	1.03000	53,215	2,482	(1,492)	(5,523)	(28,876)	19,806	16,202
Total				\$2,110,951	\$98,470	(\$58,748)	(\$226,621)	(\$986,429)	\$937,623	\$913,701

Unempl.	Tax Rate	Pers. Cons.	Pension Contrib. Rate	401(k) Contrib. Rate
3.0%	10.700%	12.37-62.64%	0.744%	0.000%

EXHIBIT 3A. PRESENT VALUE OF LOST PENSION BENEFITS
MRS. SAMANTHA ALLEN
SPECIAL MASTER WORKLIFE

YEAR	AGE	TIME FRAME	PENSION CONTRIB.	NET PENSION (PROJECTED-VESTED)	TAXES	CONSUMPTION	NET LOSS	PV OF NET LOSS
2001	37	0.31	\$117	\$0	\$0	(\$15)	\$103	\$103
2002	38	1.31	405	0	0	(50)	355	355
2003	39	2.31	414	0	0	(51)	363	363
2004	40	3.31	437	0	0	(54)	383	383
2005	41	4.31	459	0	0	(84)	375	375
2006	42	5.31	482	0	0	(88)	394	394
2007	43	6.31	505	0	0	(92)	413	413
2008	44	7.31	528	0	0	(331)	197	197
2009	45	8.31	552	0	0	(346)	206	206
2010	46	9.31	575	0	0	(360)	215	215
2011	47	10.31	598	0	0	(374)	223	223
2012	48	11.31	620	0	0	(388)	232	232
2013	49	12.31	642	0	0	(402)	240	240
2014	50	13.31	664	0	0	(416)	248	248
2015	51	14.31	685	0	0	(429)	256	256
2016	52	15.31	706	0	0	(442)	264	264
2017	53	16.31	727	0	0	(456)	272	272
2018	54	17.31	749	0	0	(469)	280	280
2019	55	18.31	771	0	0	(483)	288	288
2020	56	19.31	795	0	0	(498)	297	291
2021	57	20.31	818	0	0	(513)	306	288
2022	58	21.31	843	0	0	(528)	315	286
2023	59	22.31	868	0	0	(544)	324	283
2024	60	23.31	894	0	0	(560)	334	281
2025	61	24.31	384	25,933	(2,775)	(14,748)	8,794	7,115
2026	62	25.31	0	44,724	(4,785)	(25,019)	14,919	11,617
2027	63	26.31	0	38,637	(4,134)	(21,614)	12,889	9,659
2028	64	27.31	0	39,410	(4,217)	(22,046)	13,147	9,482
2029	65	28.31	0	40,199	(4,301)	(22,488)	13,410	9,309
2030	66	29.31	0	41,003	(4,387)	(22,938)	13,678	9,139
2031	67	30.31	0	41,823	(4,475)	(23,396)	13,952	8,972
2032	68	31.31	0	42,659	(4,565)	(23,864)	14,230	8,808
2033	69	32.31	0	43,512	(4,656)	(24,341)	14,515	8,647
2034	70	33.31	0	44,382	(4,749)	(24,828)	14,805	8,488
2035	71	34.31	0	45,270	(4,844)	(25,325)	15,101	8,333
2036	72	35.31	0	46,176	(4,941)	(25,831)	15,404	8,181
2037	73	36.31	0	47,100	(5,040)	(26,348)	15,712	8,031
2038	74	37.31	0	48,042	(5,140)	(26,875)	16,026	7,885
2039	75	38.31	0	49,003	(5,243)	(27,413)	16,347	7,740
2040	76	39.31	0	49,983	(5,348)	(27,961)	16,674	7,599
2041	77	40.31	0	50,983	(5,455)	(28,521)	17,007	7,460
2042	78	41.31	0	52,003	(5,564)	(29,091)	17,347	7,324
2043	79	41.81	0	26,522	(2,838)	(14,837)	8,847	3,629
Total			\$15,240	\$817,364	(\$87,458)	(\$465,459)	\$279,687	\$164,152

EXHIBIT 4A. LOSS ESTIMATED VALUE OF REPLACEMENT SERVICES**MRS. SAMANTHA ALLEN**

YEAR	AGE	TIME FRAME	HOUSEHOLD SERVICES	CARE SERVICES	TOTAL SERVICES	PRESENT VALUE
2001	37	0.31			\$0	\$0
2002	38	1.31			0	0
2003	39	2.31			0	0
2004	40	3.31			0	0
2005	41	4.31			0	0
2006	42	5.31			0	0
2007	43	6.31			0	0
2008	44	7.31			0	0
2009	45	8.31			0	0
2010	46	9.31			0	0
2011	47	10.31			0	0
2012	48	11.31			0	0
2013	49	12.31			0	0
2014	50	13.31			0	0
2015	51	14.31			0	0
2016	52	15.31			0	0
2017	53	16.31			0	0
2018	54	17.31			0	0
Total			\$0	\$0	\$0	\$0

Exhibit B-2

John E. Beauzile

28 Penny Lane

Binghamton, NY 13905

Email: jeb2235@columbia.edu

Jerry S. Goldman

Anderson Kill

1760 Market Street, Suite 600

Philadelphia, PA 19103

Re: Update of Analysis of Economic Loss in the Matter of
The Estate of **Mr. Thomas Kelly**

December 22, 2019

Dear Mr. Goldman,

You have asked me to update the present value numbers in the analysis of the likely economic loss award from the September 11th Victim Compensation Fund prepared by **The Fund** dated **April 4, 2003**. I have used their assumptions for wages, benefits, taxes, personal consumption, replacement services, and discount rate to estimate those values and bring them to the present. The valuation date chosen is **January 1, 2020**.

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I believe that I have already provided you with a copy of my curriculum vitae. If you need a copy, please let me know.

Sincerely,

John E. Beauzile

VALUATION DATE	01-JAN-20
DISCOUNT RATE	3.9%

EXHIBIT 1. SUMMARY OF ECONOMIC DAMAGES
MR. THOMAS KELLY

	PRESENT VALUE
Present Value of Lost Earnings	\$4,739,518
Present Value of Retirement Benefits	233,502
Present Value of Lost Replacement Services	0
Total	\$4,973,020

Base Salary	Unempl.	Tax Rate	Benefits	Pers. Consump.
234,920	3.0%	28.510%	8,362	8.7-12.49%

EXHIBIT 2A. PRESENT VALUE OF LOST EARNINGS
MR. THOMAS KELLY
SPECIAL MASTER WORKLIFE

YEAR	AGE	TIME FRAME	AGE- SPECIFIC GROWTH FACTOR	EARNINGS	BENEFITS	UNEMPL. ADJ.	TAXES	CONSUMPTION	NET EARNINGS	PV OF NET EARNINGS
2001	41	0.31	1.00000	\$72,036	\$2,564	\$0	(\$15,560)	(\$4,482)	\$54,558	\$54,558
2002	42	1.31	1.04979	246,616	8,778	(5,477)	(51,671)	(14,883)	183,363	183,363
2003	43	2.31	1.04779	258,401	9,197	(5,739)	(71,460)	(15,594)	174,805	174,805
2004	44	3.31	1.04579	270,235	9,619	(6,002)	(74,733)	(16,308)	182,810	182,810
2005	45	4.31	1.04380	282,072	10,040	(6,265)	(78,006)	(17,023)	190,818	190,818
2006	46	5.31	1.04182	293,868	10,460	(6,527)	(81,268)	(17,735)	198,798	198,798
2007	47	6.31	1.03984	305,574	10,876	(6,787)	(84,506)	(18,441)	206,717	206,717
2008	48	7.31	1.03786	317,142	11,288	(7,044)	(87,705)	(19,139)	214,542	214,542
2009	49	8.31	1.03588	328,521	11,693	(7,297)	(90,852)	(19,826)	222,240	222,240
2010	50	9.31	1.03391	339,662	12,090	(7,544)	(93,932)	(20,498)	229,777	229,777
2011	51	10.31	1.03194	350,511	12,476	(7,785)	(96,933)	(21,153)	237,116	237,116
2012	52	11.31	1.03000	361,027	12,850	(8,019)	(99,841)	(31,261)	234,757	234,757
2013	53	12.31	1.03000	371,858	13,236	(8,259)	(102,836)	(32,198)	241,800	241,800
2014	54	13.31	1.03000	383,013	13,633	(8,507)	(105,921)	(33,164)	249,054	249,054
2015	55	14.31	1.03000	394,504	14,042	(8,762)	(109,099)	(34,159)	256,525	256,525
2016	56	15.31	1.03000	406,339	14,463	(9,025)	(112,372)	(35,184)	264,221	264,221
2017	57	16.31	1.03000	418,529	14,897	(9,296)	(115,743)	(36,240)	272,148	272,148
2018	58	17.31	1.03000	431,085	15,344	(9,575)	(119,215)	(37,327)	280,312	280,312
2019	59	18.31	1.03000	444,017	15,804	(9,862)	(122,792)	(38,447)	288,721	288,721
2020	60	19.31	1.03000	457,338	16,278	(10,158)	(126,475)	(39,600)	297,383	291,301
2021	61	20.22	1.03000	431,804	15,369	(9,591)	(119,414)	(37,389)	280,780	265,133
Total				\$7,164,152	\$254,996	(\$157,519)	(\$1,960,333)	(\$540,051)	\$4,761,246	\$4,739,518

Unempl.	Tax Rate	Pers. Cons.	Pension Contrib. Rate	401(k) Contrib. Rate
3.0%	0.000%	8.7-12.49%	3.463%	0.309%

EXHIBIT 3A. PRESENT VALUE OF LOST PENSION BENEFITS
MR. THOMAS KELLY
SPECIAL MASTER WORKLIFE

YEAR	AGE	TIME FRAME	PENSION CONTRIB.	401 (K)	TAXES	CONSUMPTION	NET LOSS	PV OF NET LOSS
2001	41	0.31	\$2,495	\$223	\$0	(\$237)	\$2,481	\$2,481
2002	42	1.31	8,541	763	0	(810)	8,494	8,494
2003	43	2.31	8,680	800	0	(825)	8,655	8,655
2004	44	3.31	9,078	836	0	(863)	9,052	9,052
2005	45	4.31	9,476	873	0	(901)	9,448	9,448
2006	46	5.31	9,872	909	0	(938)	9,843	9,843
2007	47	6.31	10,265	946	0	(976)	10,235	10,235
2008	48	7.31	10,654	982	0	(1,013)	10,623	10,623
2009	49	8.31	11,036	1,017	0	(1,049)	11,004	11,004
2010	50	9.31	11,410	1,051	0	(1,084)	11,377	11,377
2011	51	10.31	11,775	1,085	0	(1,119)	11,740	11,740
2012	52	11.31	12,128	1,117	0	(1,654)	11,591	11,591
2013	53	12.31	12,492	1,151	0	(1,703)	11,939	11,939
2014	54	13.31	12,867	1,185	0	(1,755)	12,297	12,297
2015	55	14.31	13,253	1,221	0	(1,807)	12,666	12,666
2016	56	15.31	13,650	1,258	0	(1,861)	13,046	13,046
2017	57	16.31	14,060	1,295	0	(1,917)	13,438	13,438
2018	58	17.31	14,481	1,334	0	(1,975)	13,841	13,841
2019	59	18.31	14,916	1,374	0	(2,034)	14,256	14,256
2020	60	19.31	15,363	1,415	0	(2,095)	14,684	14,383
2021	61	20.22	14,506	1,336	0	(1,978)	13,864	13,091
Total			\$240,997	\$22,172	\$0	(\$28,594)	\$234,575	\$233,502

EXHIBIT 4A. LOSS ESTIMATED VALUE OF REPLACEMENT SERVICES
MR. THOMAS KELLY

YEAR	AGE	TIME FRAME	HOUSEHOLD SERVICES	CARE SERVICES	TOTAL SERVICES	PRESENT VALUE
2001	41	0.31			\$0	\$0
2002	42	1.31			0	0
2003	43	2.31			0	0
2004	44	3.31			0	0
2005	45	4.31			0	0
2006	46	5.31			0	0
2007	47	6.31			0	0
2008	48	7.31			0	0
2009	49	8.31			0	0
2010	50	9.31			0	0
2011	51	10.31			0	0
2012	52	11.31			0	0
2013	53	12.31			0	0
2014	54	13.31			0	0
2015	55	14.31			0	0
2016	56	15.31			0	0
2017	57	16.31			0	0
2018	58	17.31			0	0
Total			\$0	\$0	\$0	\$0

Exhibit B-3

John E. Beauzile

28 Penny Lane

Binghamton, NY 13905

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Jerry S. Goldman

Anderson Kill

1760 Market Street, Suite 600

Philadelphia, PA 19103

Re: Update of Analysis of Economic Loss in the Matter of
The Estate of **Mrs. Brenda Kegler**

December 22, 2019

Dear Mr. Goldman,

You have asked me to update the present value numbers in the analysis of the likely economic loss award from the September 11th Victim Compensation Fund prepared by **The Fund** dated **December 2, 2002**. I have used their assumptions for wages, benefits, taxes, personal consumption, replacement services, and discount rate to estimate those values and bring them to the present. The valuation date chosen is **January 1, 2020**.

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I believe that I have already provided you with a copy of my curriculum vitae. If you need a copy, please let me know.

Sincerely,

John E. Beauzile

VALUATION DATE	01-JAN-20
DISCOUNT RATE	3.9%

EXHIBIT 1. SUMMARY OF ECONOMIC DAMAGES
MRS. BRENDA KEGLER

	PRESENT VALUE
Present Value of Lost Earnings	\$766,665
Present Value of Retirement Benefits	752,690
Present Value of Lost Replacement Services	0
Total	\$1,519,354

Base Salary	Unempl.	Tax Rate	Benefits	Pers. Consump.
62,940	3.0%	15.930%	4,575	17.812%

EXHIBIT 2A. PRESENT VALUE OF LOST EARNINGS
MRS. BRENDA KEGLER
SPECIAL MASTER WORKLIFE

YEAR	AGE	TIME FRAME	AGE- SPECIFIC GROWTH FACTOR	EARNINGS	BENEFITS	UNEMPL. ADJ.	TAXES	CONSUMPTION	NET EARNINGS	PV OF NET EARNINGS
2001	50	0.31	1.00000	\$19,300	\$1,403	\$0	(\$4,169)	(\$2,890)	\$13,644	\$13,644
2002	51	1.31	1.03194	64,951	4,722	(1,757)	(13,608)	(9,434)	44,872	44,872
2003	52	2.31	1.03000	66,899	4,863	(1,810)	(10,337)	(9,718)	49,898	49,898
2004	53	3.31	1.03000	68,906	5,009	(1,864)	(10,647)	(10,009)	51,395	51,395
2005	54	4.31	1.03000	70,973	5,159	(1,920)	(10,967)	(10,309)	52,936	52,936
2006	55	5.31	1.03000	73,103	5,314	(1,978)	(11,296)	(10,619)	54,525	54,525
2007	56	6.31	1.03000	75,296	5,474	(2,037)	(11,635)	(10,937)	56,160	56,160
2008	57	7.31	1.03000	77,555	5,638	(2,098)	(11,984)	(11,265)	57,845	57,845
2009	58	8.31	1.03000	79,881	5,807	(2,161)	(12,343)	(11,603)	59,580	59,580
2010	59	9.31	1.03000	82,278	5,981	(2,226)	(12,714)	(11,951)	61,368	61,368
2011	60	10.31	1.03000	84,746	6,161	(2,293)	(13,095)	(12,310)	63,209	63,209
2012	61	11.31	1.03000	87,288	6,345	(2,362)	(13,488)	(12,679)	65,105	65,105
2013	62	12.31	1.03000	89,907	6,536	(2,432)	(13,893)	(13,060)	67,058	67,058
2014	63	13.31	1.03000	92,603	6,732	(2,505)	(14,309)	(13,451)	69,069	69,069
Total				\$1,033,686	\$75,143	(\$27,444)	(\$164,485)	(\$150,236)	\$766,665	\$766,665

Unempl.	Tax Rate	Pers. Cons.	Pension Contrib. Rate	401(k) Contrib. Rate
3.0%	15.930%	17.812%	-7.000%	0.000%

EXHIBIT 3A. PRESENT VALUE OF LOST PENSION BENEFITS

MRS. BRENDA KEGLER
SPECIAL MASTER WORKLIFE

YEAR	AGE	TIME FRAME	PENSION CONTRIB.	PROJECTED PENSION	TAXES	CONSUMPTION	NET LOSS	PV OF NET LOSS
2001	50	0.31	(\$1,351)	\$0	\$0	\$241	(\$1,110)	(\$1,110)
2002	51	1.31	(4,547)	0	0	810	(3,737)	(3,737)
2003	52	2.31	(4,542)	0	0	809	(3,733)	(3,733)
2004	53	3.31	(4,679)	0	0	833	(3,845)	(3,845)
2005	54	4.31	(4,819)	0	0	858	(3,961)	(3,961)
2006	55	5.31	(4,964)	0	0	884	(4,080)	(4,080)
2007	56	6.31	(5,113)	0	0	911	(4,202)	(4,202)
2008	57	7.31	(5,266)	0	0	938	(4,328)	(4,328)
2009	58	8.31	(5,424)	0	0	966	(4,458)	(4,458)
2010	59	9.31	(5,587)	0	0	995	(4,592)	(4,592)
2011	60	10.31	(5,754)	0	0	1,025	(4,729)	(4,729)
2012	61	11.31	(5,927)	0	0	1,056	(4,871)	(4,871)
2013	62	12.31	(6,105)	0	0	1,087	(5,017)	(5,017)
2014	63	13.31	(6,288)	0	0	1,120	(5,168)	(5,168)
2015	64	14.31	0	69,790	(11,118)	(10,451)	48,222	48,222
2016	65	15.31	0	71,186	(11,340)	(10,660)	49,186	49,186
2017	66	16.31	0	72,610	(11,567)	(10,873)	50,170	50,170
2018	67	17.31	0	74,062	(11,798)	(11,091)	51,173	51,173
2019	68	18.31	0	75,543	(12,034)	(11,312)	52,197	52,197
2020	69	19.31	0	77,054	(12,275)	(11,539)	53,241	52,152
2021	70	20.31	0	78,595	(12,520)	(11,769)	54,305	51,198
2022	71	21.31	0	80,167	(12,771)	(12,005)	55,392	50,262
2023	72	22.31	0	81,770	(13,026)	(12,245)	56,499	49,343
2024	73	23.31	0	83,405	(13,286)	(12,490)	57,629	48,440
2025	74	24.31	0	85,073	(13,552)	(12,740)	58,781	47,554
2026	75	25.31	0	86,774	(13,823)	(12,994)	59,957	46,684
2027	76	26.31	0	88,509	(14,099)	(13,254)	61,155	45,830
2028	77	27.31	0	90,279	(14,381)	(13,519)	62,378	44,992
2029	78	28.31	0	92,085	(14,669)	(13,790)	63,626	44,170
2030	79	29.31	0	93,927	(14,963)	(14,065)	64,899	43,362
2031	80	30.14	0	79,838	(12,718)	(11,956)	55,164	35,587
Total			(\$70,364)	\$1,380,667	(\$219,940)	(\$194,219)	\$896,143	\$752,690

EXHIBIT 4A. LOSS ESTIMATED VALUE OF REPLACEMENT SERVICES
MRS. BRENDA KEGLER

YEAR	AGE	TIME FRAME	HOUSEHOLD SERVICES	CARE SERVICES	TOTAL SERVICES	PRESENT VALUE
2001	50	0.31			\$0	\$0
2002	51	1.31			0	0
2003	52	2.31			0	0
2004	53	3.31			0	0
2005	54	4.31			0	0
2006	55	5.31			0	0
2007	56	6.31			0	0
2008	57	7.31			0	0
2009	58	8.31			0	0
2010	59	9.31			0	0
2011	60	10.31			0	0
2012	61	11.31			0	0
2013	62	12.31			0	0
2014	63	13.31			0	0
2015	64	14.31			0	0
2016	65	15.31			0	0
2017	66	16.31			0	0
2018	67	17.31			0	0
Total			\$0	\$0	\$0	\$0

Exhibit B-4

John E. Beauzile

28 Penny Lane

Binghamton, NY 13905

Email: jeb2235@columbia.edu

Jerry S. Goldman

Anderson Kill

1760 Market Street, Suite 600

Philadelphia, PA 19103

Re: Update of Analysis of Economic Loss in the Matter of
The Estate of **Mr. Stephen Lauria**

December 24, 2019

Dear Mr. Goldman,

You have asked me to update the present value numbers in the analysis of the likely economic loss award from the September 11th Victim Compensation Fund prepared by **The Fund** dated **December 3, 2002**. I have used their assumptions for wages, benefits, taxes, personal consumption, replacement services, and discount rate to estimate those values and bring them to the present. The valuation date chosen is **January 1, 2020**.

In preparing this update, the only document reviewed is **The Fund's** report. This update assumes the reader is familiar with the methodology used and assumptions made by **The Fund** and, therefore, they will not be restated here.

The update of **The Fund's** analysis is summarized in four (4) sets of Exhibits.

- *Exhibit 1* provides the summary of Lost Earnings, Retirement Benefits, and Lost of Replacement Services;
- The set of *Exhibits 2s* shows the details behind the loss of earnings numbers;
- The *Exhibit 3* set provides supporting documentation for Retirement Benefits;
- The loss of Replacement Services amounts are in *Exhibits 4s*.

I believe that I have already provided you with a copy of my curriculum vitae. If you need a copy, please let me know.

Sincerely,

John E. Beauzile

Valuation Date	01-Jan-20
Discount Rate	3.9%

Exhibit 1. Summary of Economic Damages
Mr. Stephen Lauria

	<u>Present Value</u>
Present Value of Lost Earnings	\$1,834,677
Present Value of Retirement Benefits	341,969
Present Value of Lost Replacement Services	<u>0</u>
Total	<u>\$2,176,645</u>

Base Salary	Unempl.	Tax Rate	Benefits	Pers. Consump.
138,054	3.0%	25.000%	2,537	48.039%

Exhibit 2a. Present Value of Lost Earnings
Mr. Stephen Lauria
Special Master Worklife

Year	Age	Time Frame	Age-Specific Growth Factor	Earnings	Benefits	Unempl. Adj.	Taxes	Consumption	Net Earnings	PV of Net Earnings
2001	40	0.31	1.00000	\$42,333	\$778	\$0	(\$10,583)	(\$15,252)	\$17,275	\$17,275
2002	41	1.31	1.05179	145,204	2,669	(3,327)	(35,212)	(50,747)	58,587	58,587
2003	42	2.31	1.04979	152,433	2,801	(3,493)	(36,965)	(53,273)	61,503	61,503
2004	43	3.31	1.04779	159,717	2,935	(3,660)	(38,731)	(55,819)	64,442	64,442
2005	44	4.31	1.04579	167,032	3,070	(3,827)	(40,505)	(58,375)	67,394	67,394
2006	45	5.31	1.04380	174,348	3,204	(3,995)	(42,279)	(60,932)	70,346	70,346
2007	46	6.31	1.04182	181,639	3,338	(4,162)	(44,047)	(63,480)	73,287	73,287
2008	47	7.31	1.03984	188,875	3,471	(4,328)	(45,802)	(66,009)	76,207	76,207
2009	48	8.31	1.03786	196,025	3,603	(4,492)	(47,536)	(68,508)	79,092	79,092
2010	49	9.31	1.03588	203,058	3,732	(4,653)	(49,242)	(70,966)	81,930	81,930
2011	50	10.31	1.03391	209,944	3,858	(4,811)	(50,911)	(73,373)	84,708	84,708
2012	51	11.31	1.03194	216,650	3,982	(4,964)	(52,538)	(75,716)	87,414	87,414
2013	52	12.31	1.03000	223,150	4,101	(5,113)	(54,114)	(77,988)	90,036	90,036
2014	53	13.31	1.03000	229,844	4,224	(5,267)	(55,737)	(80,328)	92,737	92,737
2015	54	14.31	1.03000	236,740	4,351	(5,425)	(57,409)	(82,737)	95,519	95,519
2016	55	15.31	1.03000	243,842	4,481	(5,587)	(59,132)	(85,219)	98,385	98,385
2017	56	16.31	1.03000	251,157	4,616	(5,755)	(60,906)	(87,776)	101,336	101,336
2018	57	17.31	1.03000	258,692	4,754	(5,928)	(62,733)	(90,409)	104,377	104,377
2019	58	18.31	1.03000	266,453	4,897	(6,105)	(64,615)	(93,122)	107,508	107,508
2020	59	19.31	1.03000	274,446	5,044	(6,289)	(66,553)	(95,915)	110,733	108,468
2021	60	20.31	1.03000	282,680	5,195	(6,477)	(68,550)	(98,793)	114,055	107,529
2022	61	21.31	1.03000	291,159	5,351	(6,671)	(70,606)	(101,756)	117,476	106,597
Total				\$4,595,422	\$84,455	(\$104,327)	(\$1,114,707)	(\$1,606,496)	\$1,854,347	\$1,834,677

Unempl.	Tax Rate	Pers. Cons.	Pension Contrib. Rate	401(k) Contrib. Rate
3.0%	25.000%	48.039%	0.000%	3.225%

Exhibit 3a. Present Value of Lost Pension Benefits

Mr. Stephen Lauria

Special Master Worklife

Year	Age	Time Frame	Pension Contrib.	401(k)	Taxes	Consumption	Net Loss	PV of Net Loss
2001	40	0.31	\$0	\$1,365	\$0	(\$656)	\$709	\$709
2002	41	1.31	0	4,683	0	(2,250)	2,433	2,433
2003	42	2.31	0	4,916	0	(2,362)	2,554	2,554
2004	43	3.31	0	5,151	0	(2,474)	2,676	2,676
2005	44	4.31	0	5,387	0	(2,588)	2,799	2,799
2006	45	5.31	0	5,623	0	(2,701)	2,922	2,922
2007	46	6.31	0	5,858	0	(2,814)	3,044	3,044
2008	47	7.31	0	6,091	0	(2,926)	3,165	3,165
2009	48	8.31	0	6,322	0	(3,037)	3,285	3,285
2010	49	9.31	0	6,549	0	(3,146)	3,403	3,403
2011	50	10.31	0	6,771	0	(3,253)	3,518	3,518
2012	51	11.31	0	6,987	0	(3,357)	3,630	3,630
2013	52	12.31	0	7,197	0	(3,457)	3,739	3,739
2014	53	13.31	0	7,412	0	(3,561)	3,852	3,852
2015	54	14.31	0	7,635	0	(3,668)	3,967	3,967
2016	55	15.31	0	7,864	0	(3,778)	4,086	4,086
2017	56	16.31	0	8,100	0	(3,891)	4,209	4,209
2018	57	17.31	0	8,343	0	(4,008)	4,335	4,335
2019	58	18.31	0	8,593	0	(4,128)	4,465	4,465
2020	59	19.31	0	8,851	0	(4,252)	4,599	4,505
2021	60	20.31	0	9,116	0	(4,379)	4,737	4,466
2022	61	21.31	0	9,390	0	(4,511)	4,879	4,427
2023	62	22.31	0	0	0	0	0	0
2024	63	23.31	0	0	0	0	0	0
2025	64	24.31	0	0	0	0	0	0
2026	65	25.31	0	0	0	0	0	0
2027	66	26.31	83,124	0	(20,781)	(29,949)	32,394	24,276
2028	67	27.31	83,124	0	(20,781)	(29,949)	32,394	23,365
2029	68	28.31	83,124	0	(20,781)	(29,949)	32,394	22,488
2030	69	29.31	83,124	0	(20,781)	(29,949)	32,394	21,644
2031	70	30.31	83,124	0	(20,781)	(29,949)	32,394	20,831
2032	71	31.31	83,124	0	(20,781)	(29,949)	32,394	20,049
2033	72	32.31	83,124	0	(20,781)	(29,949)	32,394	19,297
2034	73	33.31	83,124	0	(20,781)	(29,949)	32,394	18,573
2035	74	34.31	83,124	0	(20,781)	(29,949)	32,394	17,875
2036	75	35.31	83,124	0	(20,781)	(29,949)	32,394	17,204
2037	76	36.31	83,124	0	(20,781)	(29,949)	32,394	16,559
2038	77	37.31	83,124	0	(20,781)	(29,949)	32,394	15,937
2039	78	38.31	83,124	0	(20,781)	(29,949)	32,394	15,339
2040	79	39.14	69,270	0	(17,318)	(24,958)	26,995	12,342
Total			\$1,149,882	\$148,202	(\$287,471)	(\$485,493)	\$525,121	\$341,969

Exhibit 4a. Loss Estimated Value of Replacement Services
Mr. Stephen Lauria

Year	Age	Time Frame	Household Services	Care Services	Total Services	Present Value
2001	40	0.31			\$0	\$0
2002	41	1.31			0	0
2003	42	2.31			0	0
2004	43	3.31			0	0
2005	44	4.31			0	0
2006	45	5.31			0	0
2007	46	6.31			0	0
2008	47	7.31			0	0
2009	48	8.31			0	0
2010	49	9.31			0	0
2011	50	10.31			0	0
2012	51	11.31			0	0
2013	52	12.31			0	0
2014	53	13.31			0	0
2015	54	14.31			0	0
2016	55	15.31			0	0
2017	56	16.31			0	0
2018	57	17.31			0	0
Total			\$0	\$0	\$0	\$0

Exhibit B-5

John E. Beauzile

28 Penny Lane

Binghamton, NY 13905

Email: jeb2235@columbia.edu

Jerry S. Goldman

Anderson Kill

1760 Market Street, Suite 600

Philadelphia, PA 19103

Re: Update of Analysis of Economic Loss in the Matter of
The Estate of **Mrs. Alisha Levin**

December 24, 2019

Dear Mr. Goldman,

You have asked me to update the present value numbers in the analysis of the likely economic loss award from the September 11th Victim Compensation Fund prepared by **The Fund** dated **August 2, 2002**. I have used their assumptions for wages, benefits, taxes, personal consumption, replacement services, and discount rate to estimate those values and bring them to the present. The valuation date chosen is **January 1, 2020**.

In preparing this update, the only document reviewed is **The Fund's** report. This update assumes the reader is familiar with the methodology used and assumptions made by **The Fund** and, therefore, they will not be restated here.

The update of **The Fund's** analysis is summarized in four (4) sets of Exhibits.

- *Exhibit 1* provides the summary of Lost Earnings, Retirement Benefits, and Lost of Replacement Services;
- The set of *Exhibits 2s* shows the details behind the loss of earnings numbers;
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- The loss of Replacement Services amounts are in *Exhibits 4s*.

I believe that I have already provided you with a copy of my curriculum vitae. If you need a copy, please let me know.

Sincerely,

John E. Beauzile

Valuation Date	01-Jan-20
Discount Rate	3.9%

Exhibit 1. Summary of Economic Damages
Mrs. Alisha Levin

	<u>Present Value</u>
Present Value of Lost Earnings	\$2,088,200
Present Value of Retirement Benefits	221,095
Present Value of Lost Replacement Services	<u>0</u>
Total	<u><u>\$2,309,295</u></u>

Base Salary	Unempl.	Tax Rate	Benefits	Pers. Consump.
94,547	3.0%	20.550%	2,939	48.039%

Exhibit 2a. Present Value of Lost Earnings
Mrs. Alisha Levin
Special Master Worklife

Year	Age	Time Frame	Age-Specific Growth Factor	Earnings	Benefits	Unempl. Adj.	Taxes	Consumption	Net Earnings	PV of Net Earnings
2001	33	0.31	1.00000	\$28,992	\$881	\$0	(\$5,958)	(\$11,065)	\$12,850	\$12,850
2002	34	1.31	1.06591	100,779	3,132	(2,477)	(20,089)	(37,310)	44,035	44,035
2003	35	2.31	1.06388	107,216	3,333	(2,635)	(21,372)	(39,694)	46,848	46,848
2004	36	3.31	1.06185	113,847	3,539	(2,798)	(22,694)	(42,149)	49,746	49,746
2005	37	4.31	1.05983	120,659	3,750	(2,965)	(24,052)	(44,671)	52,722	52,722
2006	38	5.31	1.05781	127,635	3,967	(3,137)	(25,442)	(47,253)	55,770	55,770
2007	39	6.31	1.05580	134,757	4,189	(3,312)	(26,862)	(49,890)	58,882	58,882
2008	40	7.31	1.05379	142,006	4,414	(3,490)	(28,307)	(52,574)	62,049	62,049
2009	41	8.31	1.05179	149,360	4,642	(3,671)	(29,773)	(55,297)	65,263	65,263
2010	42	9.31	1.04979	156,796	4,874	(3,853)	(31,255)	(58,050)	68,512	68,512
2011	43	10.31	1.04779	164,289	5,107	(4,038)	(32,749)	(60,824)	71,786	71,786
2012	44	11.31	1.04579	171,813	5,340	(4,222)	(34,248)	(63,609)	75,073	75,073
2013	45	12.31	1.04380	179,339	5,574	(4,407)	(35,749)	(66,395)	78,362	78,362
2014	46	13.31	1.04182	186,838	5,807	(4,592)	(37,243)	(69,172)	81,639	81,639
2015	47	14.31	1.03984	194,281	6,039	(4,775)	(38,727)	(71,927)	84,891	84,891
2016	48	15.31	1.03786	201,636	6,267	(4,955)	(40,193)	(74,650)	88,105	88,105
2017	49	16.31	1.03588	208,871	6,492	(5,133)	(41,635)	(77,329)	91,266	91,266
2018	50	17.31	1.03391	215,954	6,712	(5,307)	(43,047)	(79,951)	94,361	94,361
2019	51	18.31	1.03194	222,852	6,927	(5,477)	(44,422)	(82,505)	97,375	97,375
2020	52	19.31	1.03000	229,538	7,135	(5,641)	(45,755)	(84,980)	100,296	98,245
2021	53	20.31	1.03000	236,424	7,349	(5,810)	(47,128)	(87,529)	103,305	97,394
2022	54	21.31	1.03000	243,516	7,569	(5,985)	(48,541)	(90,155)	106,404	96,550
2023	55	22.31	1.03000	250,822	7,796	(6,164)	(49,998)	(92,860)	109,596	95,714
2024	56	23.31	1.03000	258,347	8,030	(6,349)	(51,498)	(95,646)	112,884	94,885
2025	57	24.31	1.03000	266,097	8,271	(6,540)	(53,042)	(98,515)	116,271	94,063
2026	58	25.31	1.03000	274,080	8,519	(6,736)	(54,634)	(101,471)	119,759	93,248
2027	59	26.31	1.03000	282,302	8,775	(6,938)	(56,273)	(104,515)	123,352	92,441
2028	60	26.81	1.03000	144,968	4,506	(3,563)	(28,897)	(53,670)	63,343	46,126
Total				\$5,114,015	\$158,936	(\$124,969)	(\$1,019,581)	(\$1,893,657)	\$2,234,744	\$2,088,200

Unempl.	Tax Rate	Pers. Cons.	Pension Contrib. Rate	401(k) Contrib. Rate
3.0%	20.550%	48.039%	0.000%	0.397%

Exhibit 3a. Present Value of Lost Pension Benefits

Mrs. Alisha Levin
Special Master Worklife

Year	Age	Time Frame	Projected Pension	401(k)	Taxes	Consumption	Net Loss	PV of Net Loss
2001	33	0.31	\$0	\$115	\$0	(\$55)	\$60	\$60
2002	34	1.31	0	400	0	(192)	208	208
2003	35	2.31	0	426	0	(205)	221	221
2004	36	3.31	0	452	0	(217)	235	235
2005	37	4.31	0	479	0	(230)	249	249
2006	38	5.31	0	507	0	(244)	263	263
2007	39	6.31	0	535	0	(257)	278	278
2008	40	7.31	0	564	0	(271)	293	293
2009	41	8.31	0	593	0	(285)	308	308
2010	42	9.31	0	623	0	(299)	324	324
2011	43	10.31	0	653	0	(314)	339	339
2012	44	11.31	0	683	0	(328)	355	355
2013	45	12.31	0	712	0	(342)	370	370
2014	46	13.31	0	742	0	(357)	386	386
2015	47	14.31	0	772	0	(371)	401	401
2016	48	15.31	0	801	0	(385)	416	416
2017	49	16.31	0	830	0	(399)	431	431
2018	50	17.31	0	858	0	(412)	446	446
2019	51	18.31	0	885	0	(425)	460	460
2020	52	19.31	0	912	0	(438)	474	464
2021	53	20.31	0	939	0	(451)	488	460
2022	54	21.31	0	967	0	(465)	503	456
2023	55	22.31	0	996	0	(479)	518	452
2024	56	23.31	0	1,026	0	(493)	533	448
2025	57	24.31	0	1,057	0	(508)	549	444
2026	58	25.31	0	1,089	0	(523)	566	441
2027	59	26.31	0	1,121	0	(539)	583	437
2028	60	27.31	0	576	0	(277)	299	216
2029	61	28.31	0	0	0	0	0	0
2030	62	29.31	0	0	0	0	0	0
2031	63	30.31	0	0	0	0	0	0
2032	64	31.31	0	0	0	0	0	0
2033	65	32.31	41,106	0	(8,447)	(15,689)	16,970	10,109
2034	66	33.31	82,211	0	(16,894)	(31,378)	33,939	19,458
2035	67	34.31	82,211	0	(16,894)	(31,378)	33,939	18,728
2036	68	35.31	82,211	0	(16,894)	(31,378)	33,939	18,025
2037	69	36.31	82,211	0	(16,894)	(31,378)	33,939	17,348
2038	70	37.31	82,211	0	(16,894)	(31,378)	33,939	16,697
2039	71	38.31	82,211	0	(16,894)	(31,378)	33,939	16,070
2040	72	39.31	82,211	0	(16,894)	(31,378)	33,939	15,467
2041	73	40.31	82,211	0	(16,894)	(31,378)	33,939	14,887
2042	74	41.31	82,211	0	(16,894)	(31,378)	33,939	14,328
2043	75	42.31	82,211	0	(16,894)	(31,378)	33,939	13,790
2044	76	43.31	82,211	0	(16,894)	(31,378)	33,939	13,272
2045	77	44.31	82,211	0	(16,894)	(31,378)	33,939	12,774
2046	78	45.14	68,509	0	(14,079)	(26,148)	28,282	10,278
Total			\$1,096,147	\$20,315	(\$225,258)	(\$428,129)	\$463,075	\$221,095

Exhibit 4a. Loss Estimated Value of Replacement Services
Mrs. Alisha Levin

Year	Age	Time Frame	Household Services	Care Services	Total Services	Present Value
2001	33	0.31			\$0	\$0
2002	34	1.31			0	0
2003	35	2.31			0	0
2004	36	3.31			0	0
2005	37	4.31			0	0
2006	38	5.31			0	0
2007	39	6.31			0	0
2008	40	7.31			0	0
2009	41	8.31			0	0
2010	42	9.31			0	0
2011	43	10.31			0	0
2012	44	11.31			0	0
2013	45	12.31			0	0
2014	46	13.31			0	0
2015	47	14.31			0	0
2016	48	15.31			0	0
2017	49	16.31			0	0
2018	50	17.31			0	0
Total			\$0	\$0	\$0	\$0

Exhibit B-6

John E. Beauzile

28 Penny Lane

Binghamton, NY 13905

Email: jeb2235@columbia.edu

Jerry S. Goldman

Anderson Kill

1760 Market Street, Suite 600

Philadelphia, PA 19103

Re: Update of Analysis of Economic Loss in the Matter of
The Estate of **Mr. Walter McNeil**

December 24, 2019

Dear Mr. Goldman,

You have asked me to update the present value numbers in the analysis of the likely economic loss award from the September 11th Victim Compensation Fund prepared by **The Fund** dated **August 25, 2003**. I have used their assumptions for wages, benefits, taxes, personal consumption, replacement services, and discount rate to estimate those values and bring them to the present. The valuation date chosen is **January 1, 2020**.

In preparing this update, the only document reviewed is **The Fund's** report. This update assumes the reader is familiar with the methodology used and assumptions made by **The Fund** and, therefore, they will not be restated here.

The update of **The Fund's** analysis is summarized in four (4) sets of Exhibits.

- *Exhibit 1* provides the summary of Lost Earnings, Retirement Benefits, and Lost of Replacement Services;
- The set of *Exhibits 2s* shows the details behind the loss of earnings numbers;
- The *Exhibit 3* set provides supporting documentation for Retirement Benefits;
- The loss of Replacement Services amounts are in *Exhibits 4s*.

I believe that I have already provided you with a copy of my curriculum vitae. If you need a copy, please let me know.

Sincerely,

John E. Beauzile

Valuation Date	01-Jan-20
Discount Rate	3.9%

Exhibit 1. Summary of Economic Damages
Mr. Walter McNeil

	<u>Present Value</u>
Present Value of Lost Earnings	\$834,087
Present Value of Retirement Benefits	215,702
Present Value of Lost Replacement Services	<u>0</u>
Total	<u>\$1,049,789</u>

Base Salary	Unempl.	Tax Rate	Benefits	Pers. Consump.
110,364	3.0%	21.600%	13,260	13.68-48.04%

Exhibit 2a. Present Value of Lost Earnings
Mr. Walter McNeil
Special Master Worklife

Year	Age	Time Frame	Age-Specific Growth Factor	Earnings	Benefits	Unempl. Adj.	Taxes	Consumption	Net Earnings	PV of Net Earnings
2001	53	0.31	1.00000	\$33,842	\$4,026	\$0	(\$7,310)	(\$3,628)	\$26,930	\$26,930
2002	54	1.31	1.03000	113,675	13,657	(2,995)	(23,817)	(11,822)	88,698	88,698
2003	55	2.31	1.03000	117,085	14,067	(3,085)	(24,532)	(12,177)	91,359	91,359
2004	56	3.31	1.03000	120,598	14,489	(3,177)	(25,268)	(12,542)	94,100	94,100
2005	57	4.31	1.03000	124,216	14,924	(3,273)	(26,026)	(12,919)	96,923	96,923
2006	58	5.31	1.03000	127,942	15,371	(3,371)	(26,806)	(46,741)	66,395	66,395
2007	59	6.31	1.03000	131,780	15,833	(3,472)	(27,611)	(48,143)	68,387	68,387
2008	60	7.31	1.03000	135,734	16,308	(3,576)	(28,439)	(49,588)	70,439	70,439
2009	61	8.31	1.03000	139,806	16,797	(3,683)	(29,292)	(51,075)	72,552	72,552
2010	62	9.31	1.03000	144,000	17,301	(3,794)	(30,171)	(52,607)	74,728	74,728
2011	63	10.31	1.03000	148,320	17,820	(3,908)	(31,076)	(54,186)	76,970	76,970
2012	64	10.39	1.03000	12,731	1,530	(335)	(2,667)	(4,651)	6,607	6,607
Total				\$1,349,728	\$162,121	(\$34,668)	(\$283,014)	(\$360,080)	\$834,087	\$834,087

Unempl.	Tax Rate	Pers. Cons.	Pension Contrib. Rate	401(k) Contrib. Rate
3.0%	21.600%	13.68-48.04%	4.000%	0.000%

Exhibit 3a. Present Value of Lost Pension Benefits

Mr. Walter McNeil

Special Master Worklife

Year	Age	Time Frame	Pension Contrib.	Net Pension (Projected-Vested)	Taxes	Consumption	Net Loss	PV of Net Loss
2001	53	0.31	\$0	\$0	\$0	\$0.00	\$0	\$0
2002	54	1.31	0	15,546	(3,358)	(1,667)	10,521	10,521
2003	55	2.31	4,543	16,465	(3,556)	(2,387)	15,065	15,065
2004	56	3.31	4,679	16,465	(3,556)	(2,405)	15,182	15,182
2005	57	4.31	4,820	16,465	(3,556)	(2,424)	15,304	15,304
2006	58	5.31	4,964	16,465	(3,556)	(8,586)	9,287	9,287
2007	59	6.31	5,113	16,465	(3,556)	(8,657)	9,364	9,364
2008	60	7.31	5,266	16,465	(3,556)	(8,731)	9,444	9,444
2009	61	8.31	5,424	16,465	(3,556)	(8,807)	9,526	9,526
2010	62	9.31	5,587	16,465	(3,556)	(8,885)	9,610	9,610
2011	63	10.31	5,755	16,465	(3,556)	(8,966)	9,698	9,698
2012	64	11.31	494	16,465	(3,556)	(6,438)	6,964	6,964
2013	65	12.31	0	16,465	(3,556)	(6,201)	6,707	6,707
2014	66	13.31	0	16,465	(3,556)	(6,201)	6,707	6,707
2015	67	14.31	0	16,465	(3,556)	(6,201)	6,707	6,707
2016	68	15.31	0	16,465	(3,556)	(6,201)	6,707	6,707
2017	69	16.31	0	16,465	(3,556)	(6,201)	6,707	6,707
2018	70	17.31	0	16,465	(3,556)	(6,201)	6,707	6,707
2019	71	18.31	0	16,465	(3,556)	(6,201)	6,707	6,707
2020	72	19.31	0	16,465	(3,556)	(6,201)	6,707	6,570
2021	73	20.31	0	16,465	(3,556)	(6,201)	6,707	6,324
2022	74	21.31	0	16,465	(3,556)	(6,201)	6,707	6,086
2023	75	22.31	0	16,465	(3,556)	(6,201)	6,707	5,858
2024	76	23.31	0	16,465	(3,556)	(6,201)	6,707	5,638
2025	77	24.31	0	16,465	(3,556)	(6,201)	6,707	5,426
2026	78	25.31	0	16,465	(3,556)	(6,201)	6,707	5,223
2027	79	26.31	0	16,465	(3,556)	(6,201)	6,707	5,026
2028	80	26.64	0	8,858	(1,913)	(3,336)	3,608	2,636
Total			\$46,646	\$436,025	(\$94,181)	(\$164,307)	\$224,182	\$215,702

Exhibit 4a. Loss Estimated Value of Replacement Services
Mr. Walter McNeil

Year	Age	Time Frame	Household Services	Care Services	Total Services	Present Value
2001	53	0.31			\$0	\$0
2002	54	1.31			0	0
2003	55	2.31			0	0
2004	56	3.31			0	0
2005	57	4.31			0	0
2006	58	5.31			0	0
2007	59	6.31			0	0
2008	60	7.31			0	0
2009	61	8.31			0	0
2010	62	9.31			0	0
2011	63	10.31			0	0
2012	64	11.31			0	0
2013	65	12.31			0	0
2014	66	13.31			0	0
2015	67	14.31			0	0
2016	68	15.31			0	0
2017	69	16.31			0	0
2018	70	17.31			0	0
Total			\$0	\$0	\$0	\$0

Exhibit B-7

John E. Beauzile

28 Penny Lane

Binghamton, NY 13905

Email: jeb2235@columbia.edu

Jerry S. Goldman

Anderson Kill

1760 Market Street, Suite 600

Philadelphia, PA 19103

Re: Update of Analysis of Economic Loss in the Matter of
The Estate of **Mrs. Mary Jo Kimelman**

December 22, 2019

Dear Mr. Goldman,

You have asked me to update the present value numbers in the analysis of the likely economic loss award from the September 11th Victim Compensation Fund prepared by **The Fund** dated **March 18, 2003**. I have used their assumptions for wages, benefits, taxes, personal consumption, replacement services, and discount rate to estimate those values and bring them to the present. The valuation date chosen is **January 1, 2020**.

In preparing this update, the only document reviewed is **The Fund's** report. This update assumes the reader is familiar with the methodology used and assumptions made by **The Fund** and, therefore, they will not be restated here.

The update of **The Fund's** analysis is summarized in four (4) sets of Exhibits.

- *Exhibit 1* provides the summary of Lost Earnings, Retirement Benefits, and Lost of Replacement Services;
- The set of *Exhibits 2s* shows the details behind the loss of earnings numbers;
- The *Exhibit 3* set provides supporting documentation for Retirement Benefits;
- The loss of Replacement Services amounts are in *Exhibits 4s*.

I believe that I have already provided you with a copy of my curriculum vitae. If you need a copy, please let me know.

Sincerely,

John E. Beauzile

Valuation Date	01-Jan-20
Discount Rate	4.2%

Exhibit 1. Summary of Economic Damages
Mrs. Mary Jo Kimelman

	<u>Present Value</u>
Present Value of Lost Earnings	\$766,691
Present Value of Retirement Benefits	28,728
Present Value of Lost Replacement Services	<u>0</u>
Total	<u><u>\$795,419</u></u>

Base Salary	Unempl.	Tax Rate	Benefits	Pers. Consump.
45,454	3.0%	14.720%	3,874	64.440%

Exhibit 2a. Present Value of Lost Earnings
Mrs. Mary Jo Kimelman
Special Master Worklife

Year	Age	Time Frame	Age-Specific Growth Factor	Earnings	Benefits	Unempl. Adj.	Taxes	Consumption	Net Earnings	PV of Net Earnings
2001	35	0.31	1.00000	\$13,938	\$1,188	\$0	(\$3,011)	(\$7,660)	\$4,456	\$4,456
2002	36	1.31	1.06185	48,265	4,114	(1,340)	(10,113)	(25,728)	15,198	15,198
2003	37	2.31	1.05983	51,153	4,360	(1,420)	(7,304)	(27,268)	19,521	19,521
2004	38	3.31	1.05781	54,111	4,612	(1,502)	(7,726)	(28,844)	20,650	20,650
2005	39	4.31	1.05580	57,130	4,869	(1,586)	(8,157)	(30,454)	21,802	21,802
2006	40	5.31	1.05379	60,203	5,131	(1,672)	(8,596)	(32,092)	22,975	22,975
2007	41	6.31	1.05179	63,321	5,397	(1,758)	(9,041)	(33,754)	24,165	24,165
2008	42	7.31	1.04979	66,473	5,666	(1,846)	(9,491)	(35,434)	25,368	25,368
2009	43	8.31	1.04779	69,650	5,937	(1,934)	(9,945)	(37,128)	26,580	26,580
2010	44	9.31	1.04579	72,840	6,208	(2,022)	(10,400)	(38,828)	27,798	27,798
2011	45	10.31	1.04380	76,030	6,480	(2,111)	(10,856)	(40,529)	29,015	29,015
2012	46	11.31	1.04182	79,210	6,751	(2,199)	(11,310)	(42,223)	30,229	30,229
2013	47	12.31	1.03984	82,365	7,020	(2,287)	(11,760)	(43,905)	31,433	31,433
2014	48	13.31	1.03786	85,483	7,286	(2,373)	(12,206)	(45,567)	32,623	32,623
2015	49	14.31	1.03588	88,550	7,548	(2,459)	(12,644)	(47,203)	33,793	33,793
2016	50	15.31	1.03391	91,553	7,804	(2,542)	(13,072)	(48,803)	34,939	34,939
2017	51	16.31	1.03194	94,478	8,053	(2,623)	(13,490)	(50,362)	36,055	36,055
2018	52	17.31	1.03000	97,312	8,294	(2,702)	(13,895)	(51,873)	37,137	37,137
2019	53	18.31	1.03000	100,231	8,543	(2,783)	(14,311)	(53,429)	38,251	38,251
2020	54	19.31	1.03000	103,238	8,799	(2,866)	(14,741)	(55,032)	39,399	38,533
2021	55	20.31	1.03000	106,335	9,063	(2,952)	(15,183)	(56,683)	40,581	38,089
2022	56	21.31	1.03000	109,525	9,335	(3,041)	(15,638)	(58,383)	41,798	37,651
2023	57	22.31	1.03000	112,811	9,615	(3,132)	(16,108)	(60,135)	43,052	37,217
2024	58	23.31	1.03000	116,196	9,904	(3,226)	(16,591)	(61,939)	44,343	36,788
2025	59	24.31	1.03000	119,681	10,201	(3,323)	(17,089)	(63,797)	45,674	36,365
2026	60	25.14	1.03000	102,727	8,756	(2,852)	(14,668)	(54,760)	39,204	30,057
Total				\$2,122,812	\$180,937	(\$58,552)	(\$307,345)	(\$1,131,812)	\$806,040	\$766,691

Unempl.	Tax Rate	Pers. Cons.	Pension Contrib. Rate	401(k) Contrib. Rate
3.0%	0.000%	64.440%	0.000%	4.000%

Exhibit 3a. Present Value of Lost Pension Benefits

Mrs. Mary Jo Kimelman

Special Master Worklife

Year	Age	Time Frame	Pension Contrib.	401(k)	Taxes	Consumption	Net Loss	PV of Net Loss
2001	35	0.31	\$0	\$558	\$0	(\$359)	\$198	\$198
2002	36	1.31	0	1,931	0	(1,244)	687	687
2003	37	2.31	0	2,046	0	(1,319)	728	728
2004	38	3.31	0	2,164	0	(1,395)	770	770
2005	39	4.31	0	2,285	0	(1,473)	813	813
2006	40	5.31	0	2,408	0	(1,552)	856	856
2007	41	6.31	0	2,533	0	(1,632)	901	901
2008	42	7.31	0	2,659	0	(1,713)	946	946
2009	43	8.31	0	2,786	0	(1,795)	991	991
2010	44	9.31	0	2,914	0	(1,878)	1,036	1,036
2011	45	10.31	0	3,041	0	(1,960)	1,081	1,081
2012	46	11.31	0	3,168	0	(2,042)	1,127	1,127
2013	47	12.31	0	3,295	0	(2,123)	1,172	1,172
2014	48	13.31	0	3,419	0	(2,203)	1,216	1,216
2015	49	14.31	0	3,542	0	(2,282)	1,260	1,260
2016	50	15.31	0	3,662	0	(2,360)	1,302	1,302
2017	51	16.31	0	3,779	0	(2,435)	1,344	1,344
2018	52	17.31	0	3,892	0	(2,508)	1,384	1,384
2019	53	18.31	0	4,009	0	(2,584)	1,426	1,426
2020	54	19.31	0	4,130	0	(2,661)	1,468	1,436
2021	55	20.31	0	4,253	0	(2,741)	1,513	1,420
2022	56	21.31	0	4,381	0	(2,823)	1,558	1,403
2023	57	22.31	0	4,512	0	(2,908)	1,605	1,387
2024	58	23.31	0	4,648	0	(2,995)	1,653	1,371
2025	59	24.31	0	4,787	0	(3,085)	1,702	1,355
2026	60	25.14	0	4,109	0	(2,648)	1,461	1,120
Total			\$0	\$84,912	\$0	(\$54,718)	\$30,195	\$28,728

Exhibit 4a. Loss Estimated Value of Replacement Services
Mrs. Mary Jo Kimelman

Year	Age	Time Frame	Household Services	Care Services	Total Services	Present Value
2001	35	0.31			\$0	\$0
2002	36	1.31			0	0
2003	37	2.31			0	0
2004	38	3.31			0	0
2005	39	4.31			0	0
2006	40	5.31			0	0
2007	41	6.31			0	0
2008	42	7.31			0	0
2009	43	8.31			0	0
2010	44	9.31			0	0
2011	45	10.31			0	0
2012	46	11.31			0	0
2013	47	12.31			0	0
2014	48	13.31			0	0
2015	49	14.31			0	0
2016	50	15.31			0	0
2017	51	16.31			0	0
2018	52	17.31			0	0
Total			\$0	\$0	\$0	\$0

Exhibit B-8

John E. Beauzile

28 Penny Lane

Binghamton, NY 13905

Email: jeb2235@columbia.edu

Jerry S. Goldman

Anderson Kill

1760 Market Street, Suite 600

Philadelphia, PA 19103

Re: Update of Analysis of Economic Loss in the Matter of
The Estate of **Mr. Nathaniel Lawson**

December 24, 2019

Dear Mr. Goldman,

You have asked me to update the present value numbers in the analysis of the likely economic loss award from the September 11th Victim Compensation Fund prepared by **The Fund** dated **March 31, 2003**. I have used their assumptions for wages, benefits, taxes, personal consumption, replacement services, and discount rate to estimate those values and bring them to the present. The valuation date chosen is **January 1, 2020**.

In preparing this update, the only document reviewed is **The Fund's** report. This update assumes the reader is familiar with the methodology used and assumptions made by **The Fund** and, therefore, they will not be restated here.

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- The loss of Replacement Services amounts are in *Exhibits 4s*.

I believe that I have already provided you with a copy of my curriculum vitae. If you need a copy, please let me know.

Sincerely,

John E. Beauzile

Valuation Date	01-Jan-20
Discount Rate	3.4%

Exhibit 1. Summary of Economic Damages
Mr. Nathaniel Lawson

	<u>Present Value</u>
Present Value of Lost Earnings	\$35,760
Present Value of Retirement Benefits	0
Present Value of Lost Replacement Services	0
Total	<u><u>\$35,760</u></u>

Base Salary	Unempl.	Tax Rate	Benefits	Pers. Consump.
15,640	3.0%	4.670%	2,423	76.425%

Exhibit 2a. Present Value of Lost Earnings
Mr. Nathaniel Lawson
Special Master Worklife

Year	Age	Time Frame	Age-Specific Growth Factor	Earnings	Benefits	Unempl. Adj.	Taxes	Consumption	Net Earnings	PV of Net Earnings
2001	62	0.31	1.00000	\$4,796	\$743	\$0	(\$224)	(\$3,494)	\$1,821	\$1,821
2002	63	1.31	1.03000	16,110	2,496	(532)	(730)	(11,385)	5,959	5,959
2003	64	2.31	1.03000	16,593	2,571	(548)	(752)	(11,726)	6,138	6,138
2004	65	3.31	1.03000	17,091	2,648	(565)	(774)	(12,078)	6,322	6,322
2005	66	4.31	1.03000	17,604	2,727	(581)	(797)	(12,440)	6,511	6,511
2006	67	5.31	1.03000	18,132	2,809	(599)	(821)	(12,814)	6,707	6,707
2007	68	5.64	1.03000	6,225	964	(206)	(282)	(4,399)	2,303	2,303
Total				\$96,550	\$14,958	(\$3,031)	(\$4,380)	(\$68,337)	\$35,760	\$35,760

Unempl.	Tax Rate	Pers. Cons.	Pension Contrib. Rate	401(k) Contrib. Rate
3.0%	4.670%	76.425%	0.000%	0.000%

Exhibit 3a. Present Value of Lost Pension Benefits
Mr. Nathaniel Lawson
Special Master Worklife

Year	Age	Time Frame	Pension Contrib.	401(k)	Taxes	Consumption	Net Loss	PV of Net Loss
2001	62	0.31	\$0	\$0	\$0	\$0	\$0	\$0
2002	63	1.31	0	0	0	0	0	0
2003	64	2.31	0	0	0	0	0	0
2004	65	3.31	0	0	0	0	0	0
2005	66	4.31	0	0	0	0	0	0
2006	67	5.31	0	0	0	0	0	0
2007	68	5.64	0	0	0	0	0	0
Total			\$0	\$0	\$0	\$0	\$0	\$0

Exhibit 4a. Loss Estimated Value of Replacement Services
Mr. Nathaniel Lawson

Year	Age	Time Frame	Household Services	Care Services	Total Services	Present Value
2001	62	0.31			\$0	\$0
2002	63	1.31			0	0
2003	64	2.31			0	0
2004	65	3.31			0	0
2005	66	4.31			0	0
2006	67	5.31			0	0
2007	68	6.31			0	0
2008	69	7.31			0	0
2009	70	8.31			0	0
2010	71	9.31			0	0
2011	72	10.31			0	0
2012	73	11.31			0	0
2013	74	12.31			0	0
2014	75	13.31			0	0
2015	76	14.31			0	0
2016	77	15.31			0	0
2017	78	16.31			0	0
2018	79	17.31			0	0
Total			\$0	\$0	\$0	\$0

Exhibit B-9

John E. Beauzile

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Jerry S. Goldman

Anderson Kill

1760 Market Street, Suite 600

Philadelphia, PA 19103

Re: Update of Analysis of Economic Loss in the Matter of
The Estate of **Mr. Frank Vincent Moccia**

December 24, 2019

Dear Mr. Goldman,

You have asked me to update the present value numbers in the analysis of the likely economic loss award from the September 11th Victim Compensation Fund prepared by **The Fund** dated **January 15, 2004**. I have used their assumptions for wages, benefits, taxes, personal consumption, replacement services, and discount rate to estimate those values and bring them to the present. The valuation date chosen is **January 1, 2020**.

In preparing this update, the only document reviewed is **The Fund's** report. This update assumes the reader is familiar with the methodology used and assumptions made by **The Fund** and, therefore, they will not be restated here.

The update of **The Fund's** analysis is summarized in four (4) sets of Exhibits.

- *Exhibit 1* provides the summary of Lost Earnings, Retirement Benefits, and Lost of Replacement Services;
- The set of *Exhibits 2s* shows the details behind the loss of earnings numbers;
- The *Exhibit 3* set provides supporting documentation for Retirement Benefits;
- The loss of Replacement Services amounts are in *Exhibits 4s*.

I believe that I have already provided you with a copy of my curriculum vitae. If you need a copy, please let me know.

Sincerely,

John E. Beauzile

Valuation Date	01-Jan-20
Discount Rate	3.4%

Exhibit 1. Summary of Economic Damages
Mr. Frank Vincent Moccia

	<u>Present Value</u>
Present Value of Lost Earnings	\$441,344
Present Value of Retirement Benefits	41,022
Present Value of Lost Replacement Services	152,281
Total	<u><u>\$634,648</u></u>

Base Salary	Unempl.	Tax Rate	Benefits	Pers. Consump.
56,685	3.0%	16.100%	2,423	12.37-18.26%

Exhibit 2a. Present Value of Lost Earnings
Mr. Frank Vincent Moccia
Special Master Worklife

Year	Age	Time Frame	Age-Specific Growth Factor	Earnings	Benefits	Unempl. Adj.	Taxes	Consumption	Net Earnings	PV of Net Earnings
2001	57	0.31	1.00000	\$17,382	\$743	\$0	(\$2,799)	(\$1,804)	\$13,522	\$13,522
2002	58	1.31	1.03000	58,386	2,496	(1,532)	(9,118)	(5,879)	44,352	44,352
2003	59	2.31	1.03000	60,138	2,571	(1,578)	(9,392)	(6,055)	45,683	45,683
2004	60	3.31	1.03000	61,942	2,648	(1,626)	(9,673)	(9,207)	44,083	44,083
2005	61	4.31	1.03000	63,800	2,727	(1,674)	(9,964)	(9,483)	45,406	45,406
2006	62	5.31	1.03000	65,714	2,809	(1,725)	(10,263)	(9,768)	46,768	46,768
2007	63	6.31	1.03000	67,685	2,893	(1,776)	(10,570)	(10,061)	48,171	48,171
2008	64	7.31	1.03000	69,716	2,980	(1,830)	(10,888)	(10,362)	49,616	49,616
2009	65	8.31	1.03000	71,807	3,069	(1,885)	(11,214)	(10,673)	51,105	51,105
2010	66	9.31	1.03000	73,961	3,162	(1,941)	(11,551)	(10,993)	52,638	52,638
Total				\$610,531	\$26,097	(\$15,568)	(\$95,431)	(\$84,286)	\$441,344	\$441,344

Unempl.	Tax Rate	Pers. Cons.	Pension Contrib. Rate	401(k) Contrib. Rate
3.0%	0.000%	12.37-18.26%	4.000%	4.195%

Exhibit 3a. Present Value of Lost Pension Benefits
Mr. Frank Vincent Moccia
Special Master Worklife

Year	Age	Time Frame	Pension Contrib.	401(k)	Taxes	Consumption	Net Loss	PV of Net Loss
2001	57	0.31	\$695	\$729	\$0	(\$176)	\$1,248	\$1,248
2002	58	1.31	2,335	2,449	0	(592)	4,193	4,193
2003	59	2.31	2,333	2,523	0	(601)	4,255	4,255
2004	60	3.31	2,403	2,598	0	(914)	4,088	4,088
2005	61	4.31	2,475	2,676	0	(941)	4,211	4,211
2006	62	5.31	2,550	2,757	0	(969)	4,337	4,337
2007	63	6.31	2,626	2,839	0	(998)	4,467	4,467
2008	64	7.31	2,705	2,925	0	(1,028)	4,601	4,601
2009	65	8.31	2,786	3,012	0	(1,059)	4,739	4,739
2010	66	9.31	2,870	3,103	0	(1,091)	4,882	4,882
Total			\$23,780	\$25,612	\$0	(\$8,369)	\$41,022	\$41,022

Exhibit 4a. Loss Estimated Value of Replacement Services**Mr. Frank Vincent Moccia**

Year	Age	Time Frame	Household Services	Care Services	Total Services	Present Value
2001	57	0.31	\$2,256		\$2,256	\$2,256
2002	58	1.31	7,356		7,356	7,356
2003	59	2.31	7,356		7,356	7,356
2004	60	3.31	7,356		7,356	7,356
2005	61	4.31	7,356		7,356	7,356
2006	62	5.31	7,356		7,356	7,356
2007	63	6.31	7,356		7,356	7,356
2008	64	7.31	7,356		7,356	7,356
2009	65	8.31	7,356		7,356	7,356
2010	66	9.31	7,356		7,356	7,356
2011	67	10.31	7,356		7,356	7,356
2012	68	11.31	7,356		7,356	7,356
2013	69	12.31	7,356		7,356	7,356
2014	70	13.31	7,356		7,356	7,356
2015	71	14.31	7,356		7,356	7,356
2016	72	15.31	7,356		7,356	7,356
2017	73	16.31	7,356		7,356	7,356
2018	74	17.31	7,356		7,356	7,356
2019	75	18.31	7,356		7,356	7,356
2020	76	19.31	7,356		7,356	7,224
2021	77	20.31	7,356		7,356	6,987
2022	78	20.81	3,678		3,678	3,407
Total			\$153,054	\$0	\$153,054	\$152,281

Exhibit B-10

John E. Beauzile

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Jerry S. Goldman

Anderson Kill

1760 Market Street, Suite 600

Philadelphia, PA 19103

Re: Update of Analysis of Economic Loss in the Matter of
The Estate of **Mr. Steven Patrick Morello**

December 24, 2019

Dear Mr. Goldman,

You have asked me to update the present value numbers in the analysis of the likely economic loss award from the September 11th Victim Compensation Fund prepared by **The Fund** dated **October 10, 2003**. I have used their assumptions for wages, benefits, taxes, personal consumption, replacement services, and discount rate to estimate those values and bring them to the present. The valuation date chosen is **January 1, 2020**.

In preparing this update, the only document reviewed is **The Fund's** report. This update assumes the reader is familiar with the methodology used and assumptions made by **The Fund** and, therefore, they will not be restated here.

The update of **The Fund's** analysis is summarized in four (4) sets of Exhibits.

- *Exhibit 1* provides the summary of Lost Earnings, Retirement Benefits, and Lost of Replacement Services;
- The set of *Exhibits 2s* shows the details behind the loss of earnings numbers;
- The *Exhibit 3* set provides supporting documentation for Retirement Benefits;
- The loss of Replacement Services amounts are in *Exhibits 4s*.

I believe that I have already provided you with a copy of my curriculum vitae. If you need a copy, please let me know.

Sincerely,

John E. Beauzile

Valuation Date	01-Jan-20
Discount Rate	3.9%

Exhibit 1. Summary of Economic Damages
Mr. Steven Patrick Morello

	<u>Present Value</u>
Present Value of Lost Earnings	\$680,684
Present Value of Retirement Benefits	177,349
Present Value of Lost Replacement Services	<u>0</u>
Total	<u><u>\$858,033</u></u>

Base Salary	Unempl.	Tax Rate	Benefits	Pers. Consump.
69,808	3.0%	17.270%	5,456	17.810%

Exhibit 2a. Present Value of Lost Earnings
Mr. Steven Patrick Morello
Special Master Worklife

Year	Age	Time Frame	Age-Specific Growth Factor	Earnings	Benefits	Unempl. Adj.	Taxes	Consumption	Net Earnings	PV of Net Earnings
2001	52	0.31	1.00000	\$21,406	\$1,673	\$0	(\$3,697)	(\$3,154)	\$16,228	\$16,228
2002	53	1.31	1.03000	71,902	5,620	(1,924)	(12,045)	(10,276)	53,277	53,277
2003	54	2.31	1.03000	74,060	5,788	(1,982)	(12,406)	(10,585)	54,875	54,875
2004	55	3.31	1.03000	76,281	5,962	(2,041)	(12,779)	(10,902)	56,521	56,521
2005	56	4.31	1.03000	78,570	6,141	(2,102)	(13,162)	(11,229)	58,217	58,217
2006	57	5.31	1.03000	80,927	6,325	(2,166)	(13,557)	(11,566)	59,963	59,963
2007	58	6.31	1.03000	83,355	6,515	(2,230)	(13,963)	(11,913)	61,762	61,762
2008	59	7.31	1.03000	85,855	6,710	(2,297)	(14,382)	(12,271)	63,615	63,615
2009	60	8.31	1.03000	88,431	6,911	(2,366)	(14,814)	(12,639)	65,523	65,523
2010	61	9.31	1.03000	91,084	7,119	(2,437)	(15,258)	(13,018)	67,489	67,489
2011	62	10.31	1.03000	93,816	7,332	(2,510)	(15,716)	(13,408)	69,514	69,514
2012	63	11.06	1.03000	72,473	5,664	(1,939)	(12,141)	(10,358)	53,699	53,699
Total				\$918,160	\$71,759	(\$23,996)	(\$153,920)	(\$131,320)	\$680,684	\$680,684

Unempl.	Tax Rate	Pers. Cons.	Pension Contrib. Rate	401(k) Contrib. Rate
3.0%	17.270%	17.810%	0.000%	4.558%

Exhibit 3a. Present Value of Lost Pension Benefits
Mr. Steven Patrick Morello
Special Master Worklife

Year	Age	Time Frame	Pension Contrib.	401(k)	Taxes	Consumption	Net Loss	PV of Net Loss
2001	52	0.31	\$0	\$976	\$0	(\$174)	\$802	\$802
2002	53	1.31	0	3,278	0	(584)	2,694	2,694
2003	54	2.31	0	3,376	0	(601)	2,775	2,775
2004	55	3.31	0	3,477	0	(619)	2,858	2,858
2005	56	4.31	0	3,582	0	(638)	2,944	2,944
2006	57	5.31	0	3,689	0	(657)	3,032	3,032
2007	58	6.31	0	3,800	0	(677)	3,123	3,123
2008	59	7.31	0	3,914	0	(697)	3,217	3,217
2009	60	8.31	0	4,031	0	(718)	3,313	3,313
2010	61	9.31	0	4,152	0	(739)	3,413	3,413
2011	62	10.31	0	4,277	0	(762)	3,515	3,515
2012	63	11.31	0	3,304	0	(588)	2,715	2,715
2013	64	12.31	0	0	0	0	0	0
2014	65	13.31	11,556	0	(1,996)	(1,703)	7,858	7,858
2015	66	14.31	15,408	0	(2,661)	(2,270)	10,477	10,477
2016	67	15.31	15,408	0	(2,661)	(2,270)	10,477	10,477
2017	68	16.31	15,408	0	(2,661)	(2,270)	10,477	10,477
2018	69	17.31	15,408	0	(2,661)	(2,270)	10,477	10,477
2019	70	18.31	15,408	0	(2,661)	(2,270)	10,477	10,477
2020	71	19.31	15,408	0	(2,661)	(2,270)	10,477	10,263
2021	72	20.31	15,408	0	(2,661)	(2,270)	10,477	9,877
2022	73	21.31	15,408	0	(2,661)	(2,270)	10,477	9,507
2023	74	22.31	15,408	0	(2,661)	(2,270)	10,477	9,150
2024	75	23.31	15,408	0	(2,661)	(2,270)	10,477	8,806
2025	76	24.31	15,408	0	(2,661)	(2,270)	10,477	8,476
2026	77	25.31	15,408	0	(2,661)	(2,270)	10,477	8,158
2027	78	26.31	15,408	0	(2,661)	(2,270)	10,477	7,851
2028	79	27.31	15,408	0	(2,661)	(2,270)	10,477	7,557
2029	80	27.72	6,420	0	(1,109)	(946)	4,365	3,064
Total			\$233,688	\$41,854	(\$40,358)	(\$41,886)	\$193,298	\$177,349

Exhibit 4a. Loss Estimated Value of Replacement Services**Mr. Steven Patrick Morello**

Year	Age	Time Frame	Household Services	Care Services	Total Services	Present Value
2001	52	0.31			\$0	\$0
2002	53	1.31			0	0
2003	54	2.31			0	0
2004	55	3.31			0	0
2005	56	4.31			0	0
2006	57	5.31			0	0
2007	58	6.31			0	0
2008	59	7.31			0	0
2009	60	8.31			0	0
2010	61	9.31			0	0
2011	62	10.31			0	0
2012	63	11.31			0	0
2013	64	12.31			0	0
2014	65	13.31			0	0
2015	66	14.31			0	0
2016	67	15.31			0	0
2017	68	16.31			0	0
2018	69	17.31			0	0
Total			\$0	\$0	\$0	\$0

Exhibit B-11

John E. Beauzile

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Jerry S. Goldman

Anderson Kill

1760 Market Street, Suite 600

Philadelphia, PA 19103

Re: Update of Analysis of Economic Loss in the Matter of
The Estate of **Mrs. Carol LaPlante**

December 24, 2019

Dear Mr. Goldman,

You have asked me to update the present value numbers in the analysis of the likely economic loss award from the September 11th Victim Compensation Fund prepared by **The Fund** dated **October 21, 2003**. I have used their assumptions for wages, benefits, taxes, personal consumption, replacement services, and discount rate to estimate those values and bring them to the present. The valuation date chosen is **January 1, 2020**.

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I believe that I have already provided you with a copy of my curriculum vitae. If you need a copy, please let me know.

Sincerely,

John E. Beauzile

Valuation Date	01-Jan-20
Discount Rate	3.4%

Exhibit 1. Summary of Economic Damages
Mrs. Carol LaPlante

	<u>Present Value</u>
Present Value of Lost Earnings	\$108,951
Present Value of Retirement Benefits	33,021
Present Value of Lost Replacement Services	<u>0</u>
Total	<u><u>\$141,972</u></u>

Base Salary	Unempl.	Tax Rate	Benefits	Pers. Consump.
40,973	3.0%	11.880%	3,101	64.440%

Exhibit 2a. Present Value of Lost Earnings
Mrs. Carol LaPlante
Special Master Worklife

Year	Age	Time Frame	Age-Specific Growth Factor	Earnings	Benefits	Unempl. Adj.	Taxes	Consumption	Net Earnings	PV of Net Earnings
2001	60	0.31	1.00000	\$12,564	\$951	\$0	(\$1,493)	(\$7,134)	\$4,888	\$4,888
2002	61	1.31	1.03000	42,202	3,194	(1,200)	(4,863)	(23,245)	16,088	16,088
2003	62	2.31	1.03000	43,468	3,290	(1,236)	(5,009)	(23,943)	16,571	16,571
2004	63	3.31	1.03000	44,772	3,389	(1,273)	(5,159)	(24,661)	17,068	17,068
2005	64	4.31	1.03000	46,116	3,491	(1,311)	(5,314)	(25,401)	17,580	17,580
2006	65	5.31	1.03000	47,499	3,595	(1,351)	(5,474)	(26,163)	18,107	18,107
2007	66	6.31	1.03000	48,924	3,703	(1,391)	(5,638)	(26,948)	18,650	18,650
Total				\$285,546	\$21,614	(\$7,763)	(\$32,950)	(\$157,495)	\$108,951	\$108,951

Unempl.	Tax Rate	Pers. Cons.	Pension Contrib. Rate	401(k) Contrib. Rate
3.0%	11.880%	64.440%	0.000%	0.159%

Exhibit 3a. Present Value of Lost Pension Benefits

Mrs. Carol LaPlante

Special Master Worklife

Year	Age	Time Frame	Pension Contrib.	401(k)	Taxes	Consumption	Net Loss	PV of Net Loss
2001	60	0.31	\$0	\$20	\$0	(\$13)	\$7	\$7
2002	61	1.31	0	67	0	(43)	24	24
2003	62	2.31	0	69	0	(44)	25	25
2004	63	3.31	0	71	0	(46)	25	25
2005	64	4.31	0	73	0	(47)	26	26
2006	65	5.31	0	75	0	(49)	27	27
2007	66	6.31	0	78	0	(50)	28	28
2008	67	7.31	6,888	0	(818)	(3,911)	2,158	2,158
2009	68	8.31	6,888	0	(818)	(3,911)	2,158	2,158
2010	69	9.31	6,888	0	(818)	(3,911)	2,158	2,158
2011	70	10.31	6,888	0	(818)	(3,911)	2,158	2,158
2012	71	11.31	6,888	0	(818)	(3,911)	2,158	2,158
2013	72	12.31	6,888	0	(818)	(3,911)	2,158	2,158
2014	73	13.31	6,888	0	(818)	(3,911)	2,158	2,158
2015	74	14.31	6,888	0	(818)	(3,911)	2,158	2,158
2016	75	15.31	6,888	0	(818)	(3,911)	2,158	2,158
2017	76	16.31	6,888	0	(818)	(3,911)	2,158	2,158
2018	77	17.31	6,888	0	(818)	(3,911)	2,158	2,158
2019	78	18.31	6,888	0	(818)	(3,911)	2,158	2,158
2020	79	19.31	6,888	0	(818)	(3,911)	2,158	2,120
2021	80	20.31	6,888	0	(818)	(3,911)	2,158	2,050
2022	81	21.31	6,888	0	(818)	(3,911)	2,158	1,983
2023	82	21.72	2,870	0	(341)	(1,630)	899	807
Total			\$106,190	\$453	(\$12,615)	(\$60,591)	\$33,436	\$33,021

Exhibit 4a. Loss Estimated Value of Replacement Services
Mrs. Carol LaPlante

Year	Age	Time Frame	Household Services	Care Services	Total Services	Present Value
2001	60	0.31			\$0	\$0
2002	61	1.31			0	0
2003	62	2.31			0	0
2004	63	3.31			0	0
2005	64	4.31			0	0
2006	65	5.31			0	0
2007	66	6.31			0	0
2008	67	7.31			0	0
2009	68	8.31			0	0
2010	69	9.31			0	0
2011	70	10.31			0	0
2012	71	11.31			0	0
2013	72	12.31			0	0
2014	73	13.31			0	0
2015	74	14.31			0	0
2016	75	15.31			0	0
2017	76	16.31			0	0
2018	77	17.31			0	0
Total			\$0	\$0	\$0	\$0

Exhibit B-12

John E. Beauzile

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Jerry S. Goldman

Anderson Kill

1760 Market Street, Suite 600

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Re: Update of Analysis of Economic Loss in the Matter of
The Estate of **Mr. Christopher Mello**

December 24, 2019

Dear Mr. Goldman,

You have asked me to update the present value numbers in the analysis of the likely economic loss award from the September 11th Victim Compensation Fund prepared by **The Fund** dated **November 10, 2003**. I have used their assumptions for wages, benefits, taxes, personal consumption, replacement services, and discount rate to estimate those values and bring them to the present. The valuation date chosen is **January 1, 2020**.

In preparing this update, the only document reviewed is **The Fund's** report. This update assumes the reader is familiar with the methodology used and assumptions made by **The Fund** and, therefore, they will not be restated here.

The update of **The Fund's** analysis is summarized in four (4) sets of Exhibits.

- *Exhibit 1* provides the summary of Lost Earnings, Retirement Benefits, and Lost of Replacement Services;
- The set of *Exhibits 2s* shows the details behind the loss of earnings numbers;
- The *Exhibit 3* set provides supporting documentation for Retirement Benefits;
- The loss of Replacement Services amounts are in *Exhibits 4s*.

I believe that I have already provided you with a copy of my curriculum vitae. If you need a copy, please let me know.

Sincerely,

John E. Beauzile

Valuation Date	01-Jan-20
Discount Rate	4.2%

Exhibit 1. Summary of Economic Damages
Mr. Christopher Mello

	<u>Present Value</u>
Present Value of Lost Earnings	\$7,838,258
Present Value of Retirement Benefits	360,390
Present Value of Lost Replacement Services	<u>0</u>
Total	<u><u>\$8,198,648</u></u>

Base Salary	Unempl.	Tax Rate	Benefits	Pers. Consump.
128,421	3.0%	23.890%	11,081	13.676%

Exhibit 2a. Present Value of Lost Earnings
Mr. Christopher Mello
Special Master Worklife

Year	Age	Time Frame	Age-Specific Growth Factor	Earnings	Benefits	Unempl. Adj.	Taxes	Consumption	Net Earnings	PV of Net Earnings
2001	25	0.31	1.00000	\$39,379	\$3,398	\$0	(\$9,408)	(\$4,099)	\$29,271	\$29,271
2002	26	1.31	1.08227	138,986	11,993	(3,447)	(32,208)	(14,032)	101,292	101,292
2003	27	2.31	1.08021	150,135	12,955	(3,724)	(34,791)	(15,158)	109,417	109,417
2004	28	3.31	1.07816	161,869	13,968	(4,015)	(37,510)	(16,343)	117,969	117,969
2005	29	4.31	1.07611	174,188	15,031	(4,320)	(40,365)	(17,587)	126,947	126,947
2006	30	5.31	1.07406	187,088	16,144	(4,640)	(43,354)	(18,889)	136,348	136,348
2007	31	6.31	1.07201	200,561	17,306	(4,975)	(46,477)	(20,249)	146,167	146,167
2008	32	7.31	1.06997	214,595	18,517	(5,323)	(49,729)	(21,666)	156,395	156,395
2009	33	8.31	1.06794	229,174	19,775	(5,684)	(53,107)	(23,138)	167,020	167,020
2010	34	9.31	1.06591	244,277	21,079	(6,059)	(56,607)	(24,663)	178,027	178,027
2011	35	10.31	1.06388	259,881	22,425	(6,446)	(60,223)	(26,238)	189,399	189,399
2012	36	11.31	1.06185	275,955	23,812	(6,845)	(63,948)	(27,861)	201,113	201,113
2013	37	12.31	1.05983	292,466	25,237	(7,254)	(67,774)	(29,528)	213,146	213,146
2014	38	13.31	1.05781	309,375	26,696	(7,674)	(71,692)	(31,235)	225,469	225,469
2015	39	14.31	1.05580	326,638	28,186	(8,102)	(75,693)	(32,978)	238,051	238,051
2016	40	15.31	1.05379	344,209	29,702	(8,538)	(79,765)	(34,752)	250,856	250,856
2017	41	16.31	1.05179	362,035	31,240	(8,980)	(83,895)	(36,552)	263,848	263,848
2018	42	17.31	1.04979	380,059	32,795	(9,427)	(88,072)	(38,372)	276,983	276,983
2019	43	18.31	1.04779	398,221	34,362	(9,877)	(92,281)	(40,206)	290,220	290,220
2020	44	19.31	1.04579	416,458	35,936	(10,330)	(96,507)	(42,047)	303,510	296,842
2021	45	20.31	1.04380	434,700	37,510	(10,782)	(100,734)	(43,889)	316,805	297,356
2022	46	21.31	1.04182	452,878	39,079	(11,233)	(104,947)	(45,724)	330,053	297,304
2023	47	22.31	1.03984	470,919	40,635	(11,680)	(109,127)	(47,545)	343,201	296,686
2024	48	23.31	1.03786	488,746	42,174	(12,122)	(113,259)	(49,345)	356,194	295,507
2025	49	24.31	1.03588	506,283	43,687	(12,557)	(117,322)	(51,116)	368,974	293,771
2026	50	25.31	1.03391	523,451	45,168	(12,983)	(121,301)	(52,849)	381,486	291,491
2027	51	26.31	1.03194	540,172	46,611	(13,398)	(125,176)	(54,537)	393,672	288,677
2028	52	27.31	1.03000	556,377	48,010	(13,800)	(128,931)	(56,173)	405,482	285,353
2029	53	28.31	1.03000	573,068	49,450	(14,214)	(132,799)	(57,859)	417,647	282,067
2030	54	29.31	1.03000	590,260	50,933	(14,640)	(136,783)	(59,594)	430,176	278,818
2031	55	30.31	1.03000	607,968	52,461	(15,080)	(140,886)	(61,382)	443,081	275,607
2032	56	31.31	1.03000	626,207	54,035	(15,532)	(145,113)	(63,224)	456,374	272,433
2033	57	32.31	1.03000	644,993	55,656	(15,998)	(149,466)	(65,120)	470,065	269,296
2034	58	33.31	1.03000	664,343	57,326	(16,478)	(153,950)	(67,074)	484,167	266,195
2035	59	33.81	1.03000	342,138	29,523	(8,486)	(79,285)	(34,543)	249,347	132,918
Total				\$13,128,053	\$1,132,815	(\$324,642)	(\$3,042,485)	(\$1,325,569)	\$9,568,172	\$7,838,258

Unempl.	Tax Rate	Pers. Cons.	Pension Contrib. Rate	401(k) Contrib. Rate
3.0%	0.000%	13.676%	4.000%	0.000%

Exhibit 3a. Present Value of Lost Pension Benefits

Mr. Christopher Mello

Special Master Worklife

Year	Age	Time Frame	Pension Contrib.	401(k)	Taxes	Consumption	Net Loss	PV of Net Loss
2001	25	0.31	\$1,575	\$0	\$0	(\$215)	\$1,360	\$1,360
2002	26	1.31	5,559	0	0	(760)	4,799	4,799
2003	27	2.31	5,825	0	0	(797)	5,029	5,029
2004	28	3.31	6,281	0	0	(859)	5,422	5,422
2005	29	4.31	6,758	0	0	(924)	5,834	5,834
2006	30	5.31	7,259	0	0	(993)	6,266	6,266
2007	31	6.31	7,782	0	0	(1,064)	6,718	6,718
2008	32	7.31	8,326	0	0	(1,139)	7,188	7,188
2009	33	8.31	8,892	0	0	(1,216)	7,676	7,676
2010	34	9.31	9,478	0	0	(1,296)	8,182	8,182
2011	35	10.31	10,083	0	0	(1,379)	8,704	8,704
2012	36	11.31	10,707	0	0	(1,464)	9,243	9,243
2013	37	12.31	11,348	0	0	(1,552)	9,796	9,796
2014	38	13.31	12,004	0	0	(1,642)	10,362	10,362
2015	39	14.31	12,674	0	0	(1,733)	10,940	10,940
2016	40	15.31	13,355	0	0	(1,826)	11,529	11,529
2017	41	16.31	14,047	0	0	(1,921)	12,126	12,126
2018	42	17.31	14,746	0	0	(2,017)	12,730	12,730
2019	43	18.31	15,451	0	0	(2,113)	13,338	13,338
2020	44	19.31	16,159	0	0	(2,210)	13,949	13,642
2021	45	20.31	16,866	0	0	(2,307)	14,560	13,666
2022	46	21.31	17,572	0	0	(2,403)	15,169	13,664
2023	47	22.31	18,272	0	0	(2,499)	15,773	13,635
2024	48	23.31	18,963	0	0	(2,593)	16,370	13,581
2025	49	24.31	19,644	0	0	(2,686)	16,957	13,501
2026	50	25.31	20,310	0	0	(2,778)	17,532	13,396
2027	51	26.31	20,959	0	0	(2,866)	18,092	13,267
2028	52	27.31	21,587	0	0	(2,952)	18,635	13,114
2029	53	28.31	22,235	0	0	(3,041)	19,194	12,963
2030	54	29.31	22,902	0	0	(3,132)	19,770	12,814
2031	55	30.31	23,589	0	0	(3,226)	20,363	12,666
2032	56	31.31	24,297	0	0	(3,323)	20,974	12,521
2033	57	32.31	25,026	0	0	(3,422)	21,603	12,376
2034	58	33.31	25,777	0	0	(3,525)	22,251	12,234
2035	59	33.81	13,275	0	0	(1,815)	11,460	6,109
Total			\$509,582	\$0	\$0	(\$69,689)	\$439,894	\$360,390

Exhibit 4a. Loss Estimated Value of Replacement Services
Mr. Christopher Mello

Year	Age	Time Frame	Household Services	Care Services	Total Services	Present Value
2001	25	0.31			\$0	\$0
2002	26	1.31			0	0
2003	27	2.31			0	0
2004	28	3.31			0	0
2005	29	4.31			0	0
2006	30	5.31			0	0
2007	31	6.31			0	0
2008	32	7.31			0	0
2009	33	8.31			0	0
2010	34	9.31			0	0
2011	35	10.31			0	0
2012	36	11.31			0	0
2013	37	12.31			0	0
2014	38	13.31			0	0
2015	39	14.31			0	0
2016	40	15.31			0	0
2017	41	16.31			0	0
2018	42	17.31			0	0
Total			\$0	\$0	\$0	\$0

Exhibit B-13

John E. Beauzile

28 Penny Lane

Binghamton, NY 13905

Email: jeb2235@columbia.edu

Jerry S. Goldman

Anderson Kill

1760 Market Street, Suite 600

Philadelphia, PA 19103

Re: Update of Analysis of Economic Loss in the Matter of
The Estate of **Mrs. Patricia Kuras**

December 24, 2019

Dear Mr. Goldman,

You have asked me to update the present value numbers in the analysis of the likely economic loss award from the September 11th Victim Compensation Fund prepared by **The Fund** dated **December 18, 2003**. I have used their assumptions for wages, benefits, taxes, personal consumption, replacement services, and discount rate to estimate those values and bring them to the present. The valuation date chosen is **January 1, 2020**.

In preparing this update, the only document reviewed is **The Fund's** report. This update assumes the reader is familiar with the methodology used and assumptions made by **The Fund** and, therefore, they will not be restated here.

The update of **The Fund's** analysis is summarized in four (4) sets of Exhibits.

- *Exhibit 1* provides the summary of Lost Earnings, Retirement Benefits, and Lost of Replacement Services;
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I believe that I have already provided you with a copy of my curriculum vitae. If you need a copy, please let me know.

Sincerely,

John E. Beauzile

VALUATION DATE	01-JAN-20
DISCOUNT RATE	3.9%

EXHIBIT 1. SUMMARY OF ECONOMIC DAMAGES
MRS. PATRICIA KURAS

	PRESENT VALUE
Present Value of Lost Earnings	\$1,085,677
Present Value of Retirement Benefits	185,854
Present Value of Lost Replacement Services	0
Total	\$1,271,532

Base Salary	Unempl.	Tax Rate	Benefits	Pers. Consump.
68,311	3.0%	17.270%	2,677	17.81-61.73%

EXHIBIT 2A. PRESENT VALUE OF LOST EARNINGS
MRS. PATRICIA KURAS
SPECIAL MASTER WORKLIFE

YEAR	AGE	TIME FRAME	AGE- SPECIFIC GROWTH FACTOR	EARNINGS	BENEFITS	UNEMPL. ADJ.	TAXES	CONSUMPTION	NET EARNINGS	PV OF NET EARNINGS
2001	43	0.31	1.00000	\$20,947	\$821	\$0	(\$4,525)	(\$3,087)	\$14,157	\$14,157
2002	44	1.31	1.04579	71,440	2,800	(1,843)	(14,968)	(10,212)	47,217	47,217
2003	45	2.31	1.04380	74,569	2,923	(1,923)	(12,492)	(10,659)	52,418	52,418
2004	46	3.31	1.04182	77,687	3,045	(2,004)	(13,014)	(11,105)	54,610	54,610
2005	47	4.31	1.03984	80,782	3,166	(2,084)	(13,533)	(11,547)	56,785	56,785
2006	48	5.31	1.03786	83,840	3,286	(2,162)	(14,045)	(11,984)	58,935	58,935
2007	49	6.31	1.03588	86,848	3,404	(2,240)	(14,549)	(12,414)	61,049	61,049
2008	50	7.31	1.03391	89,793	3,519	(2,316)	(15,042)	(12,835)	63,120	63,120
2009	51	8.31	1.03194	92,662	3,632	(2,390)	(15,523)	(13,245)	65,136	65,136
2010	52	9.31	1.03000	95,442	3,741	(2,462)	(15,988)	(13,642)	67,090	67,090
2011	53	10.31	1.03000	98,305	3,853	(2,535)	(16,468)	(14,052)	69,103	69,103
2012	54	11.31	1.03000	101,254	3,969	(2,612)	(16,962)	(14,473)	71,176	71,176
2013	55	12.31	1.03000	104,292	4,088	(2,690)	(17,471)	(14,908)	73,311	73,311
2014	56	13.31	1.03000	107,420	4,210	(2,771)	(17,995)	(15,355)	75,510	75,510
2015	57	14.31	1.03000	110,643	4,337	(2,854)	(18,535)	(15,815)	77,776	77,776
2016	58	15.31	1.03000	113,962	4,467	(2,939)	(19,091)	(16,281)	79,992	79,992
2017	59	16.31	1.03000	117,381	4,601	(3,027)	(19,664)	(16,747)	81,690	81,690
2018	60	17.31	1.03000	120,903	4,739	(3,118)	(20,253)	(17,209)	83,375	83,375
2019	61	18.31	1.03000	124,530	4,881	(3,212)	(20,861)	(17,675)	85,044	85,044
2020	62	18.56	1.03000	32,066	1,257	(827)	(5,372)	(15,885)	11,240	11,168
Total				\$1,804,765	\$70,736	(\$46,008)	(\$306,349)	(\$437,396)	\$1,085,749	\$1,085,677

Unempl.	Tax Rate	Pers. Cons.	Pension Contrib. Rate	401(k) Contrib. Rate
3.0%	17.270%	17.81-61.73%	0.000%	3.557%

EXHIBIT 3A. PRESENT VALUE OF LOST PENSION BENEFITS

MRS. PATRICIA KURAS

SPECIAL MASTER WORKLIFE

YEAR	AGE	TIME FRAME	PROJECTED PENSION (ALL EMPLOYERS)	401(k)	TAXES	CONSUMPTION	NET LOSS	PV OF NET LOSS
2001	43	0.31	\$0	\$745	\$0	(\$133)	\$612	\$612
2002	44	1.31	0	2,541	0	(453)	2,089	2,089
2003	45	2.31	0	2,653	0	(472)	2,180	2,180
2004	46	3.31	0	2,764	0	(492)	2,271	2,271
2005	47	4.31	0	2,874	0	(512)	2,362	2,362
2006	48	5.31	0	2,982	0	(531)	2,451	2,451
2007	49	6.31	0	3,089	0	(550)	2,539	2,539
2008	50	7.31	0	3,194	0	(569)	2,625	2,625
2009	51	8.31	0	3,296	0	(587)	2,709	2,709
2010	52	9.31	0	3,395	0	(605)	2,790	2,790
2011	53	10.31	0	3,497	0	(623)	2,874	2,874
2012	54	11.31	0	3,602	0	(642)	2,960	2,960
2013	55	12.31	0	3,710	0	(661)	3,049	3,049
2014	56	13.31	0	3,821	0	(681)	3,141	3,141
2015	57	14.31	0	3,936	0	(701)	3,235	3,235
2016	58	15.31	0	4,054	0	(2,502)	1,551	1,551
2017	59	16.31	0	4,176	0	(2,578)	1,598	1,598
2018	60	17.31	0	4,301	0	(2,655)	1,646	1,646
2019	61	18.31	0	4,430	0	(2,735)	1,695	1,695
2020	62	19.31	0	1,141	0	(704)	437	428
2021	63	20.31	0	0	0	0	0	0
2022	64	21.31	0	0	0	0	0	0
2023	65	22.31	11,635	0	(2,009)	(5,942)	3,684	3,217
2024	66	23.31	46,645	0	(8,056)	(23,821)	14,768	12,414
2025	67	24.31	46,750	0	(8,074)	(23,875)	14,802	11,975
2026	68	25.31	46,857	0	(8,092)	(23,930)	14,836	11,552
2027	69	26.31	46,967	0	(8,111)	(23,985)	14,870	11,144
2028	70	27.31	47,079	0	(8,130)	(24,042)	14,906	10,751
2029	71	28.31	47,193	0	(8,150)	(24,101)	14,942	10,373
2030	72	29.31	47,309	0	(8,170)	(24,160)	14,979	10,008
2031	73	30.31	47,427	0	(8,191)	(24,221)	15,016	9,656
2032	74	31.31	47,548	0	(8,212)	(24,282)	15,054	9,318
2033	75	32.31	47,671	0	(8,233)	(24,345)	15,093	8,991
2034	76	33.31	47,797	0	(8,255)	(24,409)	15,133	8,676
2035	77	34.31	47,926	0	(8,277)	(24,475)	15,174	8,373
2036	78	35.31	48,056	0	(8,299)	(24,542)	15,215	8,081
2037	79	36.14	40,158	0	(6,935)	(20,508)	12,715	6,520
Total			\$667,019	\$64,201	(\$115,194)	(\$360,024)	\$256,002	\$185,854

EXHIBIT 4A. LOSS ESTIMATED VALUE OF REPLACEMENT SERVICES
MRS. PATRICIA KURAS

YEAR	AGE	TIME FRAME	HOUSEHOLD SERVICES	CARE SERVICES	TOTAL SERVICES	PRESENT VALUE
2001	43	0.31			\$0	\$0
2002	44	1.31			0	0
2003	45	2.31			0	0
2004	46	3.31			0	0
2005	47	4.31			0	0
2006	48	5.31			0	0
2007	49	6.31			0	0
2008	50	7.31			0	0
2009	51	8.31			0	0
2010	52	9.31			0	0
2011	53	10.31			0	0
2012	54	11.31			0	0
2013	55	12.31			0	0
2014	56	13.31			0	0
2015	57	14.31			0	0
2016	58	15.31			0	0
2017	59	16.31			0	0
2018	60	17.31			0	0
Total			\$0	\$0	\$0	\$0

Exhibit B-14

John E. Beauzile

28 Penny Lane

Binghamton, NY 13905

Email: jeb2235@columbia.edu

Jerry S. Goldman

Anderson Kill

1760 Market Street, Suite 600

Philadelphia, PA 19103

Re: Update of Analysis of Economic Loss in the Matter of
The Estate of **Mrs. Margaret Elaine Mattic**

December 24, 2019

Dear Mr. Goldman,

You have asked me to update the present value numbers in the analysis of the likely economic loss award from the September 11th Victim Compensation Fund prepared by **The Fund** dated **December 2, 2003**. I have used their assumptions for wages, benefits, taxes, personal consumption, replacement services, and discount rate to estimate those values and bring them to the present. The valuation date chosen is **January 1, 2020**.

In preparing this update, the only document reviewed is **The Fund's** report. This update assumes the reader is familiar with the methodology used and assumptions made by **The Fund** and, therefore, they will not be restated here.

The update of **The Fund's** analysis is summarized in four (4) sets of Exhibits.

- *Exhibit 1* provides the summary of Lost Earnings, Retirement Benefits, and Lost of Replacement Services;
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- The loss of Replacement Services amounts are in *Exhibits 4s*.

I believe that I have already provided you with a copy of my curriculum vitae. If you need a copy, please let me know.

Sincerely,

John E. Beauzile

Valuation Date	01-Jan-20
Discount Rate	3.9%

Exhibit 1. Summary of Economic Damages
Mrs. Margaret Elaine Mattic

	<u>Present Value</u>
Present Value of Lost Earnings	\$278,278
Present Value of Retirement Benefits	8,033
Present Value of Lost Replacement Services	<u>0</u>
Total	<u>\$286,311</u>

Base Salary	Unempl.	Tax Rate	Benefits	Pers. Consump.
41,192	3.0%	14.720%	7,634	64.440%

Exhibit 2a. Present Value of Lost Earnings
Mrs. Margaret Elaine Mattic
Special Master Worklife

Year	Age	Time Frame	Age-Specific Growth Factor	Earnings	Benefits	Unempl. Adj.	Taxes	Consumption	Net Earnings	PV of Net Earnings
2001	52	0.31	1.00000	\$12,631	\$2,341	\$0	(\$1,859)	(\$6,941)	\$6,171	\$6,171
2002	53	1.31	1.03000	42,427	7,863	(1,287)	(6,058)	(22,616)	20,330	20,330
2003	54	2.31	1.03000	43,700	8,099	(1,325)	(6,240)	(23,295)	20,940	20,940
2004	55	3.31	1.03000	45,011	8,342	(1,365)	(6,427)	(23,994)	21,568	21,568
2005	56	4.31	1.03000	46,362	8,593	(1,406)	(6,620)	(24,713)	22,215	22,215
2006	57	5.31	1.03000	47,752	8,850	(1,448)	(6,818)	(25,455)	22,882	22,882
2007	58	6.31	1.03000	49,185	9,116	(1,492)	(7,023)	(26,218)	23,568	23,568
2008	59	7.31	1.03000	50,661	9,389	(1,536)	(7,234)	(27,005)	24,275	24,275
2009	60	8.31	1.03000	52,180	9,671	(1,582)	(7,451)	(27,815)	25,003	25,003
2010	61	9.31	1.03000	53,746	9,961	(1,630)	(7,674)	(28,650)	25,753	25,753
2011	62	10.31	1.03000	55,358	10,260	(1,679)	(7,904)	(29,509)	26,526	26,526
2012	63	11.31	1.03000	57,019	10,568	(1,729)	(8,141)	(30,394)	27,322	27,322
2013	64	11.72	1.03000	24,471	4,535	(742)	(3,494)	(13,044)	11,726	11,726
Total				\$580,503	\$107,589	(\$17,221)	(\$82,942)	(\$309,650)	\$278,278	\$278,278

Unempl.	Tax Rate	Pers. Cons.	Pension Contrib. Rate	401(k) Contrib. Rate
3.0%	0.000%	64.440%	4.000%	0.000%

Exhibit 3a. Present Value of Lost Pension Benefits
Mrs. Margaret Elaine Mattic
Special Master Worklife

Year	Age	Time Frame	Pension Contrib.	401(k)	Taxes	Consumption	Net Loss	PV of Net Loss
2001	52	0.31	\$505	\$0	\$0	(\$326)	\$180	\$180
2002	53	1.31	1,697	0	0	(1,094)	603	603
2003	54	2.31	1,696	0	0	(1,093)	603	603
2004	55	3.31	1,746	0	0	(1,125)	621	621
2005	56	4.31	1,799	0	0	(1,159)	640	640
2006	57	5.31	1,853	0	0	(1,194)	659	659
2007	58	6.31	1,908	0	0	(1,230)	679	679
2008	59	7.31	1,966	0	0	(1,267)	699	699
2009	60	8.31	2,025	0	0	(1,305)	720	720
2010	61	9.31	2,085	0	0	(1,344)	742	742
2011	62	10.31	2,148	0	0	(1,384)	764	764
2012	63	11.31	2,212	0	0	(1,426)	787	787
2013	64	11.72	949	0	0	(612)	338	338
Total			\$22,590	\$0	\$0	(\$14,557)	\$8,033	\$8,033

Exhibit 4a. Loss Estimated Value of Replacement Services
Mrs. Margaret Elaine Mattic

Year	Age	Time Frame	Household Services	Care Services	Total Services	Present Value
2001	52	0.31			\$0	\$0
2002	53	1.31			0	0
2003	54	2.31			0	0
2004	55	3.31			0	0
2005	56	4.31			0	0
2006	57	5.31			0	0
2007	58	6.31			0	0
2008	59	7.31			0	0
2009	60	8.31			0	0
2010	61	9.31			0	0
2011	62	10.31			0	0
2012	63	11.31			0	0
2013	64	12.31			0	0
2014	65	13.31			0	0
2015	66	14.31			0	0
2016	67	15.31			0	0
2017	68	16.31			0	0
2018	69	17.31			0	0
Total			\$0	\$0	\$0	\$0

Exhibit B-15

John E. Beauzile

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Email: jeb2235@columbia.edu

Jerry S. Goldman

Anderson Kill

1760 Market Street, Suite 600

Philadelphia, PA 19103

Re: Update of Analysis of Economic Loss in the Matter of
The Estate of **Mr. Gary Edward Koecheler**

December 22, 2019

Dear Mr. Goldman,

You have asked me to update the present value numbers in the analysis of the likely economic loss award from the September 11th Victim Compensation Fund prepared by **The Fund** dated **March 15, 2004**. I have used their assumptions for wages, benefits, taxes, personal consumption, replacement services, and discount rate to estimate those values and bring them to the present. The valuation date chosen is **January 1, 2020**.

In preparing this update, the only document reviewed is **The Fund's** report. This update assumes the reader is familiar with the methodology used and assumptions made by **The Fund** and, therefore, they will not be restated here.

The update of **The Fund's** analysis is summarized in four (4) sets of Exhibits.

- *Exhibit 1* provides the summary of Lost Earnings, Retirement Benefits, and Lost of Replacement Services;
- The set of *Exhibits 2s* shows the details behind the loss of earnings numbers;
- The *Exhibit 3* set provides supporting documentation for Retirement Benefits;
- The loss of Replacement Services amounts are in *Exhibits 4s*.

I believe that I have already provided you with a copy of my curriculum vitae. If you need a copy, please let me know.

Sincerely,

John E. Beauzile

Valuation Date	01-Jan-20
Discount Rate	3.4%

Exhibit 1. Summary of Economic Damages
Mr. Gary Edward Koecheler

	<u>Present Value</u>
Present Value of Lost Earnings	\$1,300,135
Present Value of Retirement Benefits	59,340
Present Value of Lost Replacement Services	<u>0</u>
Total	<u><u>\$1,359,475</u></u>

Base Salary	Unempl.	Tax Rate	Benefits	Pers. Consump.
233,287	3.0%	30.390%	8,241	8.7-12.49%

Exhibit 2a. Present Value of Lost Earnings
Mr. Gary Edward Koecheler
Special Master Worklife

Year	Age	Time Frame	Age-Specific Growth Factor	Earnings	Benefits	Unempl. Adj.	Taxes	Consumption	Net Earnings	PV of Net Earnings
2001	57	0.31	1.00000	\$71,535	\$2,527	\$0	(\$15,452)	(\$4,334)	\$54,277	\$54,277
2002	58	1.31	1.03000	240,285	8,488	(5,195)	(50,345)	(14,120)	179,114	179,114
2003	59	2.31	1.03000	247,494	8,743	(5,351)	(72,957)	(14,543)	163,385	163,385
2004	60	3.31	1.03000	254,919	9,005	(5,512)	(75,146)	(14,980)	168,287	168,287
2005	61	4.31	1.03000	262,566	9,275	(5,677)	(77,400)	(15,429)	173,336	173,336
2006	62	5.31	1.03000	270,443	9,554	(5,847)	(79,722)	(22,801)	171,626	171,626
2007	63	6.31	1.03000	278,556	9,840	(6,023)	(82,114)	(23,485)	176,775	176,775
2008	64	7.31	1.03000	286,913	10,135	(6,203)	(84,577)	(24,190)	182,078	182,078
2009	65	7.47	1.03000	49,254	1,740	(1,065)	(14,519)	(4,153)	31,257	31,257
Total				\$1,961,965	\$69,307	(\$40,872)	(\$552,231)	(\$138,034)	\$1,300,135	\$1,300,135

Unempl.	Tax Rate	Pers. Cons.	Pension Contrib. Rate	401(k) Contrib. Rate
3.0%	0.000%	8.7-12.49%	3.463%	0.000%

Exhibit 3a. Present Value of Lost Pension Benefits
Mr. Gary Edward Koecheler
Special Master Worklife

Year	Age	Time Frame	Pension Contrib.	401(k)	Taxes	Consumption	Net Loss	PV of Net Loss
2001	57	0.31	\$2,477	\$0	\$0	(\$216)	\$2,262	\$2,262
2002	58	1.31	8,321	0	0	(724)	7,597	7,597
2003	59	2.31	8,314	0	0	(724)	7,590	7,590
2004	60	3.31	8,563	0	0	(745)	7,818	7,818
2005	61	4.31	8,820	0	0	(768)	8,052	8,052
2006	62	5.31	9,084	0	0	(1,134)	7,950	7,950
2007	63	6.31	9,357	0	0	(1,168)	8,189	8,189
2008	64	7.31	9,638	0	0	(1,203)	8,434	8,434
2009	65	7.47	1,654	0	0	(207)	1,448	1,448
Total			\$66,229	\$0	\$0	(\$6,889)	\$59,340	\$59,340

Exhibit 4a. Loss Estimated Value of Replacement Services
Mr. Gary Edward Koecheler

Year	Age	Time Frame	Household Services	Care Services	Total Services	Present Value
2001	57	0.31			\$0	\$0
2002	58	1.31			0	0
2003	59	2.31			0	0
2004	60	3.31			0	0
2005	61	4.31			0	0
2006	62	5.31			0	0
2007	63	6.31			0	0
2008	64	7.31			0	0
2009	65	8.31			0	0
2010	66	9.31			0	0
2011	67	10.31			0	0
2012	68	11.31			0	0
2013	69	12.31			0	0
2014	70	13.31			0	0
2015	71	14.31			0	0
2016	72	15.31			0	0
2017	73	16.31			0	0
2018	74	17.31			0	0
Total			\$0	\$0	\$0	\$0

Exhibit B-16

John E. Beauzile

28 Penny Lane

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Email: jeb2235@columbia.edu

Jerry S. Goldman

Anderson Kill

1760 Market Street, Suite 600

Philadelphia, PA 19103

Re: Update of Analysis of Economic Loss in the Matter of
The Estate of **Mr. Charles Magee**

December 24, 2019

Dear Mr. Goldman,

You have asked me to update the present value numbers in the analysis of the likely economic loss award from the September 11th Victim Compensation Fund prepared by **The Fund** dated **June 14, 2004**. I have used their assumptions for wages, benefits, taxes, personal consumption, replacement services, and discount rate to estimate those values and bring them to the present. The valuation date chosen is **January 1, 2020**.

In preparing this update, the only document reviewed is **The Fund's** report. This update assumes the reader is familiar with the methodology used and assumptions made by **The Fund** and, therefore, they will not be restated here.

The update of **The Fund's** analysis is summarized in four (4) sets of Exhibits.

- *Exhibit 1* provides the summary of Lost Earnings, Retirement Benefits, and Lost of Replacement Services;
- The set of *Exhibits 2s* shows the details behind the loss of earnings numbers;
- The *Exhibit 3* set provides supporting documentation for Retirement Benefits;
- The loss of Replacement Services amounts are in *Exhibits 4s*.

I believe that I have already provided you with a copy of my curriculum vitae. If you need a copy, please let me know.

Sincerely,

John E. Beauzile

Valuation Date	01-Jan-20
Discount Rate	3.9%

Exhibit 1. Summary of Economic Damages
Mr. Charles Magee

	<u>Present Value</u>
Present Value of Lost Earnings	\$1,569,355
Present Value of Retirement Benefits	365,285
Present Value of Lost Replacement Services	<u>239,372</u>
Total	<u><u>\$2,174,012</u></u>

Base Salary	Unempl.	Tax Rate	Benefits	Pers. Consump.
161,026	3.0%	26.350%	7,693	12.486%

Exhibit 2a. Present Value of Lost Earnings
Mr. Charles Magee
Special Master Worklife

Year	Age	Time Frame	Age-Specific Growth Factor	Earnings	Benefits	Unempl. Adj.	Taxes	Consumption	Net Earnings	PV of Net Earnings
2001	51	0.31	1.00000	\$49,377	\$2,359	\$0	(\$13,011)	(\$4,541)	\$34,184	\$34,184
2002	52	1.31	1.03000	165,857	7,924	(3,840)	(42,392)	(14,795)	112,754	112,754
2003	53	2.31	1.03000	170,832	8,162	(3,955)	(43,664)	(15,239)	116,136	116,136
2004	54	3.31	1.03000	175,957	8,406	(4,074)	(44,974)	(15,696)	119,620	119,620
2005	55	4.31	1.03000	181,236	8,659	(4,196)	(46,323)	(16,167)	123,209	123,209
2006	56	5.31	1.03000	186,673	8,918	(4,322)	(47,713)	(16,652)	126,905	126,905
2007	57	6.31	1.03000	192,273	9,186	(4,451)	(49,144)	(17,152)	130,712	130,712
2008	58	7.31	1.03000	198,042	9,461	(4,585)	(50,618)	(17,666)	134,634	134,634
2009	59	8.31	1.03000	203,983	9,745	(4,722)	(52,137)	(18,196)	138,673	138,673
2010	60	9.31	1.03000	210,102	10,038	(4,864)	(53,701)	(18,742)	142,833	142,833
2011	61	10.31	1.03000	216,405	10,339	(5,010)	(55,312)	(19,304)	147,118	147,118
2012	62	11.31	1.03000	222,898	10,649	(5,160)	(56,972)	(19,883)	151,531	151,531
2013	63	11.89	1.03000	133,924	6,398	(3,100)	(34,230)	(11,947)	91,045	91,045
Total				\$2,307,560	\$110,244	(\$52,278)	(\$590,191)	(\$205,980)	\$1,569,355	\$1,569,355

Unempl.	Tax Rate	Pers. Cons.	Pension Contrib. Rate	401(k) Contrib. Rate
3.0%	26.350%	12.486%	0.000%	0.000%

Exhibit 3a. Present Value of Lost Pension Benefits

Mr. Charles Magee
Special Master Worklife

Year	Age	Time Frame	Projected Pension	Vested Pension	Taxes	Consumption	Net Loss	PV of Net Loss
2001	51	0.31	\$0	\$0	\$0	\$0	\$0	\$0
2002	52	1.31	0	0	0	0	0	0
2003	53	2.31	0	0	0	0	0	0
2004	54	3.31	0	0	0	0	0	0
2005	55	4.31	0	0	0	0	0	0
2006	56	5.31	0	0	0	0	0	0
2007	57	6.31	0	0	0	0	0	0
2008	58	7.31	0	0	0	0	0	0
2009	59	8.31	0	0	0	0	0	0
2010	60	9.31	0	0	0	0	0	0
2011	61	10.31	0	0	0	0	0	0
2012	62	11.31	0	(18,596)	4,900	1,710	(11,986)	(11,986)
2013	63	12.31	35,398	(44,630)	2,433	849	(5,950)	(5,950)
2014	64	13.31	84,955	(44,630)	(10,626)	(3,708)	25,991	25,991
2015	65	14.31	84,955	(44,630)	(10,626)	(3,708)	25,991	25,991
2016	66	15.31	84,955	(44,630)	(10,626)	(3,708)	25,991	25,991
2017	67	16.31	84,955	(44,630)	(10,626)	(3,708)	25,991	25,991
2018	68	17.31	84,955	(44,630)	(10,626)	(3,708)	25,991	25,991
2019	69	18.31	84,955	(44,630)	(10,626)	(3,708)	25,991	25,991
2020	70	19.31	84,955	(44,630)	(10,626)	(3,708)	25,991	25,459
2021	71	20.31	84,955	(44,630)	(10,626)	(3,708)	25,991	24,504
2022	72	21.31	84,955	(44,630)	(10,626)	(3,708)	25,991	23,584
2023	73	22.31	84,955	(44,630)	(10,626)	(3,708)	25,991	22,699
2024	74	23.31	84,955	(44,630)	(10,626)	(3,708)	25,991	21,847
2025	75	24.31	84,955	(44,630)	(10,626)	(3,708)	25,991	21,027
2026	76	25.31	84,955	(44,630)	(10,626)	(3,708)	25,991	20,237
2027	77	26.31	84,955	(44,630)	(10,626)	(3,708)	25,991	19,478
2028	78	27.31	84,955	(44,630)	(10,626)	(3,708)	25,991	18,747
2029	79	28.31	84,955	(44,630)	(10,626)	(3,708)	25,991	18,043
2030	80	28.97	56,637	(29,753)	(7,084)	(2,472)	17,328	11,651
Total			\$1,451,315	(\$807,059)	(\$169,761)	(\$59,248)	\$415,247	\$365,285

Exhibit 4a. Loss Estimated Value of Replacement Services**Mr. Charles Magee**

Year	Age	Time Frame	Household Services	Care Services	Total Services	Present Value
2001	51	0.31	\$2,548	\$432	\$2,979	\$2,979
2002	52	1.31	8,308	1,408	9,716	9,716
2003	53	2.31	8,308	1,408	9,716	9,716
2004	54	3.31	8,308	1,408	9,716	9,716
2005	55	4.31	8,308	1,408	9,716	9,716
2006	56	5.31	8,308	1,408	9,716	9,716
2007	57	6.31	8,308	1,408	9,716	9,716
2008	58	7.31	8,308	1,408	9,716	9,716
2009	59	8.31	8,308	1,408	9,716	9,716
2010	60	9.31	8,308	1,408	9,716	9,716
2011	61	10.31	8,308	1,408	9,716	9,716
2012	62	11.31	8,308	1,408	9,716	9,716
2013	63	12.31	8,308	1,408	9,716	9,716
2014	64	13.31	8,308	1,408	9,716	9,716
2015	65	14.31	8,308	1,408	9,716	9,716
2016	66	15.31	8,308	1,408	9,716	9,716
2017	67	16.31	8,308	1,408	9,716	9,716
2018	68	17.31	8,308	1,408	9,716	9,716
2019	69	18.31	8,308	1,408	9,716	9,716
2020	70	19.31	8,308	1,408	9,716	9,517
2021	71	20.31	8,308	1,408	9,716	9,160
2022	72	21.31	8,308	1,408	9,716	8,816
2023	73	22.31	8,308	1,408	9,716	8,485
2024	74	23.31	8,308	1,408	9,716	8,166
2025	75	24.31	8,308	1,408	9,716	7,860
2026	76	25.31	8,308	1,408	9,716	7,565
2027	77	25.57	2,188	371	2,559	1,945
Total			\$212,431	\$35,995	\$248,427	\$239,372

Exhibit B-17

John E. Beauzile

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Email: jeb2235@columbia.edu

Jerry S. Goldman

Anderson Kill

1760 Market Street, Suite 600

Philadelphia, PA 19103

Re: Update of Analysis of Economic Loss in the Matter of
The Estate of **Mr. Thomas W. Kelly**

December 22, 2019

Dear Mr. Goldman,

You have asked me to update the present value numbers in the analysis of the likely economic loss award from the September 11th Victim Compensation Fund prepared by **The Fund** dated **June 4, 2004**. I have used their assumptions for wages, benefits, taxes, personal consumption, replacement services, and discount rate to estimate those values and bring them to the present. The valuation date chosen is **January 1, 2020**.

In preparing this update, the only document reviewed is **The Fund's** report. This update assumes the reader is familiar with the methodology used and assumptions made by **The Fund** and, therefore, they will not be restated here.

The update of **The Fund's** analysis is summarized in four (4) sets of Exhibits.

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- The *Exhibit 3* set provides supporting documentation for Retirement Benefits;
- The loss of Replacement Services amounts are in *Exhibits 4s*.

I believe that I have already provided you with a copy of my curriculum vitae. If you need a copy, please let me know.

Sincerely,

John E. Beauzile

VALUATION DATE	01-JAN-20
DISCOUNT RATE	3.9%

EXHIBIT 1. SUMMARY OF ECONOMIC DAMAGES
MR. THOMAS W. KELLY

	PRESENT VALUE
Present Value of Lost Earnings	\$1,520,661
Present Value of Retirement Benefits	220,930
Present Value of Lost Replacement Services	475,395
Total	\$2,216,986

Base Salary	Unempl.	Tax Rate	Benefits	Pers. Consump.
71,951	3.0%	18.440%	7,585	11.760%

EXHIBIT 2A. PRESENT VALUE OF LOST EARNINGS
MR. THOMAS W. KELLY
SPECIAL MASTER WORKLIFE

YEAR	AGE	TIME FRAME	AGE- SPECIFIC GROWTH FACTOR	EARNINGS	BENEFITS	UNEMPL. ADJ.	TAXES	CONSUMPTION	NET EARNINGS	PV OF NET EARNINGS
2001	51	0.31	1.00000	\$22,063	\$2,326	\$0	(\$4,766)	(\$1,600)	\$18,024	\$18,024
2002	52	1.31	1.03000	74,109	7,890	(2,006)	(15,527)	(5,212)	59,253	59,253
2003	53	2.31	1.03000	76,333	8,526	(2,076)	(13,653)	(7,102)	62,027	62,027
2004	54	3.31	1.03000	78,623	8,866	(2,141)	(14,063)	(7,315)	63,970	63,970
2005	55	4.31	1.03000	80,981	9,221	(2,207)	(14,485)	(7,535)	65,976	65,976
2006	56	5.31	1.03000	83,411	9,590	(2,276)	(14,920)	(7,761)	68,045	68,045
2007	57	6.31	1.03000	85,913	9,973	(2,346)	(15,367)	(7,993)	70,180	70,180
2008	58	7.31	1.03000	88,490	10,373	(2,419)	(15,828)	(8,233)	72,383	72,383
2009	59	8.31	1.03000	91,145	10,787	(2,494)	(16,303)	(8,480)	74,655	74,655
2010	60	9.31	1.03000	93,880	11,219	(2,572)	(16,792)	(8,735)	77,000	77,000
2011	61	10.31	1.03000	96,696	11,668	(2,651)	(17,296)	(8,997)	79,420	79,420
2012	62	11.31	1.03000	99,597	12,135	(2,734)	(17,815)	(9,267)	81,916	81,916
2013	63	12.31	1.03000	102,585	12,620	(2,819)	(18,349)	(9,545)	84,492	84,492
2014	64	13.31	1.03000	105,662	13,125	(2,906)	(18,900)	(9,831)	87,150	87,150
2015	65	14.31	1.03000	108,832	13,650	(2,997)	(19,467)	(10,126)	89,893	89,893
2016	66	15.31	1.03000	112,097	14,196	(3,090)	(20,051)	(10,430)	92,723	92,723
2017	67	16.31	1.03000	115,460	14,764	(3,186)	(20,652)	(10,742)	95,643	95,643
2018	68	17.31	1.03000	118,924	15,354	(3,286)	(21,272)	(11,065)	98,656	98,656
2019	69	18.31	1.03000	122,491	15,969	(3,388)	(21,910)	(11,397)	101,766	101,766
2020	70	19.06	1.03000	94,625	12,456	(2,620)	(16,925)	(8,804)	78,732	77,489
Total				\$1,851,916	\$224,708	(\$50,214)	(\$334,339)	(\$170,168)	\$1,521,903	\$1,520,661

Unempl.	Tax Rate	Pers. Cons.	Pension Contrib. Rate	401(k) Contrib. Rate
3.0%	18.440%	11.760%	4.000%	0.000%

EXHIBIT 3A. PRESENT VALUE OF LOST PENSION BENEFITS
MR. THOMAS W. KELLY
SPECIAL MASTER WORKLIFE

YEAR	AGE	TIME FRAME	PENSION CONTRIB.	NET PENSION (PROJECTED-VESTED)	TAXES	CONSUMPTION	NET LOSS	PV OF NET LOSS
2001	51	0.31	(\$183)	\$0	\$0	\$16	(\$166)	(\$166)
2002	52	1.31	(613)	0	0	54	(559)	(559)
2003	53	2.31	(657)	0	0	77	(579)	(579)
2004	54	3.31	(169)	(22,589)	4,165	2,187	(16,407)	(16,407)
2005	55	4.31	0	(30,119)	5,554	2,889	(21,676)	(21,676)
2006	56	5.31	0	(30,119)	5,554	2,889	(21,676)	(21,676)
2007	57	6.31	0	(30,119)	5,554	2,889	(21,676)	(21,676)
2008	58	7.31	0	(30,119)	5,554	2,889	(21,676)	(21,676)
2009	59	8.31	3,788	7,626	(1,406)	(1,177)	8,831	8,831
2010	60	9.31	3,917	20,208	(3,726)	(2,399)	17,999	17,999
2011	61	10.31	4,042	20,208	(3,726)	(2,414)	18,110	18,110
2012	62	11.31	4,163	20,208	(3,726)	(2,428)	18,217	18,217
2013	63	12.31	4,288	20,208	(3,726)	(2,443)	18,327	18,327
2014	64	13.31	4,416	20,208	(3,726)	(2,458)	18,440	18,440
2015	65	14.31	4,549	20,208	(3,726)	(2,473)	18,557	18,557
2016	66	15.31	4,685	20,208	(3,726)	(2,489)	18,678	18,678
2017	67	16.31	4,826	20,208	(3,726)	(2,506)	18,802	18,802
2018	68	17.31	4,971	20,208	(3,726)	(2,523)	18,929	18,929
2019	69	18.31	5,120	20,208	(3,726)	(2,540)	19,061	19,061
2020	70	19.31	3,955	20,208	(3,726)	(2,403)	18,033	17,664
2021	71	20.31		20,208	(3,726)	(1,938)	14,543	13,711
2022	72	21.31		20,208	(3,726)	(1,938)	14,543	13,197
2023	73	22.31		20,208	(3,726)	(1,938)	14,543	12,701
2024	74	23.31		20,208	(3,726)	(1,938)	14,543	12,224
2025	75	24.31		20,208	(3,726)	(1,938)	14,543	11,766
2026	76	25.31		20,208	(3,726)	(1,938)	14,543	11,324
2027	77	26.31		20,208	(3,726)	(1,938)	14,543	10,899
2028	78	27.31		20,208	(3,726)	(1,938)	14,543	10,490
2029	79	28.31		20,208	(3,726)	(1,938)	14,543	10,096
2030	80	29.06		15,156	(2,795)	(1,454)	10,907	7,323
Total			\$51,097	\$283,877	(\$52,347)	(\$33,261)	\$249,366	\$220,930

EXHIBIT 4A. LOSS ESTIMATED VALUE OF REPLACEMENT SERVICES
MR. THOMAS W. KELLY

YEAR	AGE	TIME FRAME	HOUSEHOLD SERVICES	OTHER CARE SERVICES	ADDITIONAL CARE TO SON	TOTAL SERVICES	PRESENT VALUE
2001	51	0.31	\$2,841	\$364	\$2,697	\$5,902	\$5,902
2002	52	1.31	9,264	1,188	8,796	19,248	19,248
2003	53	2.31	9,264	1,188	8,796	19,248	19,248
2004	54	3.31	9,264	1,188	8,796	19,248	19,248
2005	55	4.31	9,264	1,188	8,796	19,248	19,248
2006	56	5.31	9,264	1,188	8,796	19,248	19,248
2007	57	6.31	9,264	1,188	8,796	19,248	19,248
2008	58	7.31	9,264	1,188	8,796	19,248	19,248
2009	59	8.31	9,264	1,188	8,796	19,248	19,248
2010	60	9.31	9,264	1,188	8,796	19,248	19,248
2011	61	10.31	9,264	1,188	8,796	19,248	19,248
2012	62	11.31	9,264	1,188	8,796	19,248	19,248
2013	63	12.31	9,264	1,188	8,796	19,248	19,248
2014	64	13.31	9,264	1,188	8,796	19,248	19,248
2015	65	14.31	9,264	1,188	8,796	19,248	19,248
2016	66	15.31	9,264	1,188	8,796	19,248	19,248
2017	67	16.31	9,264	1,188	8,796	19,248	19,248
2018	68	17.31	9,264	1,188	8,796	19,248	19,248
2019	69	18.31	9,264	1,188	8,796	19,248	19,248
2020	70	19.31	9,264	1,188	8,796	19,248	18,854
2021	71	20.31	9,264	1,188	8,796	19,248	18,147
2022	72	21.31	9,264	1,188	8,796	19,248	17,465
2023	73	22.31	9,264	1,188	8,796	19,248	16,810
2024	74	23.31	9,264	1,188	8,796	19,248	16,179
2025	75	24.31	9,264	1,188	8,796	19,248	15,572
2026	76	25.31	9,264	1,188	8,796	19,248	14,987
2027	77	25.65	3,181	408	3,020	6,609	5,015
Total			\$237,622	\$30,472	\$225,617	\$493,711	\$475,395

Exhibit B-18

John E. Beauzile

28 Penny Lane

Binghamton, NY 13905

Email: jeb2235@columbia.edu

Jerry S. Goldman

Anderson Kill

1760 Market Street, Suite 600

Philadelphia, PA 19103

Re: Update of Analysis of Economic Loss in the Matter of
The Estate of **Mr. Thomas Kennedy**

December 22, 2019

Dear Mr. Goldman,

You have asked me to update the present value numbers in the analysis of the likely economic loss award from the September 11th Victim Compensation Fund prepared by **The Fund** dated **May 18, 2004**. I have used their assumptions for wages, benefits, taxes, personal consumption, replacement services, and discount rate to estimate those values and bring them to the present. The valuation date chosen is **January 1, 2020**.

For replacement services, the amount that was awarded by **The Fund** was \$200,000 higher than that set forth in their Valuation Model. The amount computed by the model was \$737,852, whereas the amount that **The Fund** determined to be the appropriate value of lost services was \$937,852. In order to calculate the present value of lost replacement services, we converted the monthly values in **The Fund's** valuation model to the annual amounts that could have produced the actual amount paid, assuming all else remained the same. This amount was set equal to the model's amount multiplied by 1.27106 (or \$937,852 divided by \$737,852).

In preparing this update, the only document reviewed is **The Fund's** report. This update assumes the reader is familiar with the methodology used and assumptions made by **The Fund** and, therefore, they will not be restated here.

The update of **The Fund's** analysis is summarized in four (4) sets of Exhibits.

- *Exhibit 1* provides the summary of Lost Earnings, Retirement Benefits, and Lost of Replacement Services;
- The set of *Exhibits 2s* shows the details behind the loss of earnings numbers;
- The *Exhibit 3* set provides supporting documentation for Retirement Benefits;
- The loss of Replacement Services amounts are in *Exhibits 4s*.

I believe that I have already provided you with a copy of my curriculum vitae. If you need a copy, please let me know.

Sincerely,

John E. Beauzile

VALUATION DATE	01-JAN-20
DISCOUNT RATE	3.9%

**EXHIBIT 1. SUMMARY OF ECONOMIC DAMAGES
MR. THOMAS KENNEDY**

	PRESENT VALUE
Present Value of Lost Earnings	\$4,057,107
Present Value of Retirement Benefits	843,590
Present Value of Lost Replacement Services	1,024,190
Total	\$5,924,887

Base Salary	Unempl.	Tax Rate	Benefits	Pers. Consump.
70,734	3.0%	13.190%	7,641	9.12-17.81%

EXHIBIT 2A. PRESENT VALUE OF LOST EARNINGS
MR. THOMAS KENNEDY
SPECIAL MASTER WORKLIFE

YEAR	AGE	TIME FRAME	AGE-SPECIFIC GROWTH FACTOR	EARNINGS	BENEFITS	UNEMPL. ADJ.	TAXES	CONSUMPTION	NET EARNINGS	PV OF NET EARNINGS
2001	25	0.31	1.00000	\$21,690	\$2,343	\$0	(\$4,685)	(\$1,718)	\$17,630	\$17,630
2002	26	1.31	1.08227	76,554	8,270	(2,209)	(16,040)	(5,881)	60,694	60,694
2003	27	2.31	1.08021	82,694	8,933	(2,386)	(10,580)	(6,353)	72,308	72,308
2004	28	3.31	1.07816	89,158	9,631	(2,573)	(11,407)	(6,849)	77,959	77,959
2005	29	4.31	1.07611	95,943	10,364	(2,769)	(12,275)	(7,371)	83,892	83,892
2006	30	5.31	1.07406	103,048	11,131	(2,974)	(13,184)	(7,917)	90,105	90,105
2007	31	6.31	1.07201	110,469	11,933	(3,188)	(14,134)	(8,487)	96,594	96,594
2008	32	7.31	1.06997	118,199	12,768	(3,411)	(15,123)	(9,081)	103,353	103,353
2009	33	8.31	1.06794	126,229	13,636	(3,642)	(16,150)	(9,697)	110,375	110,375
2010	34	9.31	1.06591	134,548	14,534	(3,883)	(17,215)	(10,337)	117,649	117,649
2011	35	10.31	1.06388	143,143	15,463	(4,131)	(18,314)	(10,997)	125,164	125,164
2012	36	11.31	1.06185	151,996	16,419	(4,386)	(19,447)	(11,677)	132,905	132,905
2013	37	12.31	1.05983	161,091	17,401	(4,648)	(20,610)	(12,376)	140,857	140,857
2014	38	13.31	1.05781	170,404	18,407	(4,917)	(21,802)	(13,091)	149,001	149,001
2015	39	14.31	1.05580	179,913	19,435	(5,192)	(23,019)	(13,822)	157,316	157,316
2016	40	15.31	1.05379	189,591	20,480	(5,471)	(24,257)	(14,565)	165,778	165,778
2017	41	16.31	1.05179	199,409	21,541	(5,754)	(25,513)	(15,319)	174,363	174,363
2018	42	17.31	1.04979	209,337	22,613	(6,041)	(26,783)	(16,082)	183,044	183,044
2019	43	18.31	1.04779	219,341	23,694	(6,329)	(28,063)	(22,286)	186,356	186,356
2020	44	19.31	1.04579	229,385	24,779	(6,619)	(29,348)	(34,406)	183,791	180,032
2021	45	20.31	1.04380	239,433	25,864	(6,909)	(30,634)	(35,913)	191,842	180,865
2022	46	21.31	1.04182	249,446	26,946	(7,198)	(31,915)	(37,414)	199,864	181,355
2023	47	22.31	1.03984	259,383	28,019	(7,485)	(33,186)	(38,905)	207,826	181,501
2024	48	23.31	1.03786	269,202	29,080	(7,768)	(34,443)	(40,378)	215,693	181,301
2025	49	24.31	1.03588	278,861	30,123	(8,047)	(35,678)	(41,826)	223,433	180,757
2026	50	25.31	1.03391	288,318	31,145	(8,320)	(36,888)	(43,245)	231,009	179,872
2027	51	26.31	1.03194	297,527	32,140	(8,586)	(38,067)	(44,626)	238,389	178,650
2028	52	27.31	1.03000	306,453	33,104	(8,843)	(39,209)	(45,965)	245,540	177,102
2029	53	28.31	1.03000	315,647	34,097	(9,108)	(40,385)	(47,344)	252,906	175,568
2030	54	28.39	1.03000	27,094	2,927	(782)	(3,466)	(4,064)	21,708	14,760
Total				\$5,343,505	\$577,217	(\$153,567)	(\$691,819)	(\$617,991)	\$4,457,345	\$4,057,107

Unempl.	Tax Rate	Pers. Cons.	Pension Contrib. Rate	401(k) Contrib. Rate
3.0%	13.190%	9.12-17.81%	4.000%	0.000%

EXHIBIT 3A. PRESENT VALUE OF LOST PENSION BENEFITS
MR. THOMAS KENNEDY
SPECIAL MASTER WORKLIFE

YEAR	AGE	TIME FRAME	PENSION CONTRIBUT.	NET PENSION (PROJECTED-VESTED)	TAXES	CONSUMPTION	NET LOSS	PV OF NET LOSS
2001	25	0.31	(\$347)	\$0	\$0	\$32	(\$315)	(\$315)
2002	26	1.31	(1,199)	0	0	109	(1,090)	(1,090)
2003	27	2.31	(1,318)	0	0	120	(1,198)	(1,198)
2004	28	3.31	(1,392)	0	0	127	(1,265)	(1,265)
2005	29	4.31	(1,467)	0	0	134	(1,333)	(1,333)
2006	30	5.31	(1,543)	0	0	141	(1,402)	(1,402)
2007	31	6.31	(1,619)	0	0	148	(1,471)	(1,471)
2008	32	7.31	(1,697)	0	0	155	(1,542)	(1,542)
2009	33	8.31	(1,775)	0	0	162	(1,613)	(1,613)
2010	34	9.31	(1,852)	0	0	169	(1,683)	(1,683)
2011	35	10.31	(1,930)	0	0	176	(1,754)	(1,754)
2012	36	11.31	(2,007)	0	0	183	(1,824)	(1,824)
2013	37	12.31	(1,735)	(2,242)	296	336	(3,346)	(3,346)
2014	38	13.31	0	(13,453)	1,774	1,065	(10,613)	(10,613)
2015	39	14.31	0	(13,453)	1,774	1,065	(10,613)	(10,613)
2016	40	15.31	0	(13,453)	1,774	1,065	(10,613)	(10,613)
2017	41	16.31	0	(13,453)	1,774	1,065	(10,613)	(10,613)
2018	42	17.31	6,105	647	(85)	(608)	6,058	6,058
2019	43	18.31	6,384	71,148	(9,384)	(8,223)	59,925	59,925
2020	44	19.31	6,664	71,148	(9,384)	(12,189)	56,239	55,089
2021	45	20.31	6,943	71,148	(9,384)	(12,238)	56,468	53,237
2022	46	21.31	7,219	71,148	(9,384)	(12,287)	56,695	51,445
2023	47	22.31	7,492	71,013	(9,367)	(12,315)	56,824	49,626
2024	48	23.31	7,761	70,877	(9,349)	(12,342)	56,948	47,867
2025	49	24.31	8,025	70,740	(9,331)	(12,368)	57,066	46,166
2026	50	25.31	8,281	70,601	(9,312)	(12,392)	57,178	44,520
2027	51	26.31	8,529	70,641	(9,318)	(12,442)	57,410	43,024
2028	52	27.31	8,785	70,680	(9,323)	(12,494)	57,648	41,580
2029	53	28.31	9,049	70,717	(9,328)	(12,547)	57,891	40,188
2030	54	29.31	777	70,753	(9,332)	(11,079)	51,119	34,155
2031	55	30.31	0	70,787	(9,337)	(10,946)	50,504	32,478
2032	56	31.31	0	70,820	(9,341)	(10,951)	50,528	31,273
2033	57	32.31	0	70,851	(9,345)	(10,956)	50,550	30,112
2034	58	33.31	0	70,881	(9,349)	(10,960)	50,572	28,994
2035	59	34.31	0	70,909	(9,353)	(10,965)	50,592	27,917
2036	60	35.31	0	70,936	(9,356)	(10,969)	50,611	26,879
2037	61	36.31	0	70,961	(9,360)	(10,973)	50,629	25,880
2038	62	37.31	0	70,985	(9,363)	(10,976)	50,646	24,917
2039	63	38.31	0	71,007	(9,366)	(10,980)	50,661	23,989
2040	64	39.31	0	71,028	(9,369)	(10,983)	50,676	23,095
2041	65	40.31	0	71,047	(9,371)	(10,986)	50,690	22,234
2042	66	41.31	0	71,064	(9,373)	(10,989)	50,702	21,405
2043	67	41.97	0	47,387	(6,250)	(7,327)	33,809	13,825
Total			\$72,132	\$1,693,870	(\$223,421)	(\$276,231)	\$1,266,350	\$843,590

**EXHIBIT 4A. LOSS ESTIMATED VALUE OF REPLACEMENT SERVICES
MR. THOMAS KENNEDY**

YEAR	AGE	TIME FRAME	HOUSEHOLD SERVICES	CARE SERVICES	HOME REMODELING	TOTAL SERVICES	PRESENT VALUE
2001	25	0.31	\$4,078	\$13,175	\$92,660	\$109,914	\$109,914
2002	26	1.31	13,300	42,967	0	56,267	56,267
2003	27	2.31	13,300	42,967	0	56,267	56,267
2004	28	3.31	13,300	42,967	0	56,267	56,267
2005	29	4.31	13,300	42,967	0	56,267	56,267
2006	30	5.31	13,300	42,967	0	56,267	56,267
2007	31	6.31	13,300	42,967	0	56,267	56,267
2008	32	7.31	13,300	42,967	0	56,267	56,267
2009	33	8.31	13,300	42,967	0	56,267	56,267
2010	34	9.31	13,300	42,967	0	56,267	56,267
2011	35	10.31	13,300	42,967	0	56,267	56,267
2012	36	11.31	13,896	38,550	0	52,446	52,446
2013	37	12.31	18,242	6,330	0	24,572	24,572
2014	38	13.31	18,242	6,330	0	24,572	24,572
2015	39	14.31	18,242	6,330	0	24,572	24,572
2016	40	15.31	18,242	6,330	0	24,572	24,572
2017	41	16.31	18,242	6,330	0	24,572	24,572
2018	42	17.31	18,353	5,172	0	23,525	23,525
2019	43	18.31	17,848	4,232	0	22,079	22,079
2020	44	19.31	13,849	1,785	0	15,634	15,314
2021	45	20.31	13,849	1,785	0	15,634	14,739
2022	46	21.31	13,849	1,785	0	15,634	14,186
2023	47	22.31	13,849	1,785	0	15,634	13,654
2024	48	23.31	13,849	1,785	0	15,634	13,141
2025	49	24.31	13,849	1,785	0	15,634	12,648
2026	50	25.31	13,849	1,785	0	15,634	12,173
2027	51	26.31	13,849	1,785	0	15,634	11,716
2028	52	27.31	13,849	1,785	0	15,634	11,276
2029	53	28.31	13,849	1,785	0	15,634	10,853
2030	54	28.40	1,293	167	0	1,460	992
Total			\$418,177	\$540,459	\$92,660	\$1,051,296	\$1,024,190

Exhibit B-19

John E. Beauzile

28 Penny Lane
Binghamton, NY 13905
Email: jeb2235@columbia.edu

Jerry S. Goldman

Anderson Kill
1760 Market Street, Suite 600
Philadelphia, PA 19103

Re: Update of Analysis of Economic Loss in the Matter of
The Estate of **Mrs. Angela R. Kyte**

December 24, 2019

Dear Mr. Goldman,

You have asked me to update the present value numbers in the analysis of the likely economic loss award from the September 11th Victim Compensation Fund prepared by **The Fund** dated **June 3, 2004**. I have used their assumptions for wages, benefits, taxes, personal consumption, replacement services, and discount rate to estimate those values and bring them to the present. The valuation date chosen is **January 1, 2020**.

In preparing this update, the only document reviewed is **The Fund's** report. This update assumes the reader is familiar with the methodology used and assumptions made by **The Fund** and, therefore, they will not be restated here.

The update of **The Fund's** analysis is summarized in four (4) sets of Exhibits.

- *Exhibit 1* provides the summary of Lost Earnings, Retirement Benefits, and Lost of Replacement Services;
- The set of *Exhibits 2s* shows the details behind the loss of earnings numbers;
- The *Exhibit 3* set provides supporting documentation for Retirement Benefits;
- The loss of Replacement Services amounts are in *Exhibits 4s*.

I believe that I have already provided you with a copy of my curriculum vitae. If you need a copy, please let me know.

Sincerely,

John E. Beauzile

Valuation Date	01-Jan-20
Discount Rate	3.9%

Exhibit 1. Summary of Economic Damages
Mrs. Angela R. Kyte

	<u>Present Value</u>
Present Value of Lost Earnings	\$3,772,915
Present Value of Retirement Benefits	754,191
Present Value of Lost Replacement Services	175,272
Total	<u><u>\$4,702,378</u></u>

Base Salary	Unempl.	Tax Rate	Benefits	Pers. Consump.
348,855	3.0%	33.258%	5,198	10.78-13.53%

Exhibit 2a. Present Value of Lost Earnings
Mrs. Angela R. Kyte
Special Master Worklife

Year	Age	Time Frame	Age-Specific Growth Factor	Earnings	Benefits	Unempl. Adj.	Taxes	Consumption	Net Earnings	PV of Net Earnings
2001	49	0.31	1.00000	\$106,973	\$1,594	\$0	(\$23,106)	(\$7,694)	\$77,766	\$77,766
2002	50	1.31	1.03391	360,685	5,375	(7,329)	(75,571)	(25,165)	257,994	257,994
2003	51	2.31	1.03194	372,206	5,546	(7,564)	(120,075)	(25,969)	224,145	224,145
2004	52	3.31	1.03000	383,373	5,713	(7,790)	(123,677)	(26,748)	230,869	230,869
2005	53	4.31	1.03000	394,874	5,884	(8,024)	(127,387)	(34,587)	230,760	230,760
2006	54	5.31	1.03000	406,720	6,061	(8,265)	(131,209)	(35,624)	237,682	237,682
2007	55	6.31	1.03000	418,922	6,242	(8,513)	(135,145)	(36,693)	244,813	244,813
2008	56	7.31	1.03000	431,489	6,430	(8,768)	(139,200)	(37,794)	252,157	252,157
2009	57	8.31	1.03000	444,434	6,622	(9,031)	(143,376)	(38,928)	259,722	259,722
2010	58	9.31	1.03000	457,767	6,821	(9,302)	(147,677)	(40,095)	267,514	267,514
2011	59	10.31	1.03000	471,500	7,026	(9,581)	(152,107)	(41,298)	275,539	275,539
2012	60	11.31	1.03000	485,645	7,237	(9,869)	(156,670)	(42,537)	283,805	283,805
2013	61	12.31	1.03000	500,214	7,454	(10,165)	(161,370)	(43,813)	292,319	292,319
2014	62	13.31	1.03000	515,221	7,677	(10,470)	(166,212)	(45,128)	301,089	301,089
2015	63	14.31	1.03000	530,677	7,908	(10,784)	(171,198)	(46,481)	310,122	310,122
2016	64	14.39	1.03000	45,549	679	(926)	(14,694)	(3,990)	26,619	26,619
Total				\$6,326,249	\$94,267	(\$126,382)	(\$1,988,673)	(\$532,545)	\$3,772,915	\$3,772,915

Unempl.	Tax Rate	Pers. Cons.	Pension Contrib. Rate	401(k) Contrib. Rate
3.0%	33.258%	10.78-13.53%	0.000%	0.000%

Exhibit 3a. Present Value of Lost Pension Benefits
Mrs. Angela R. Kyte
Special Master Worklife

Year	Age	Time Frame	Net Pension (Projected-Vested)	401(k)	Taxes	Consumption	Net Loss	PV of Net Loss
2016	64	15.31	0	0	0	0	0	0
2017	65	16.31	96,462	0	(32,081)	(8,710)	55,670	55,670
2018	66	17.31	105,231	0	(34,998)	(9,502)	60,731	60,731
2019	67	18.31	105,231	0	(34,998)	(9,502)	60,731	60,731
2020	68	19.31	105,231	0	(34,998)	(9,502)	60,731	59,489
2021	69	20.31	105,231	0	(34,998)	(9,502)	60,731	57,256
2022	70	21.31	105,231	0	(34,998)	(9,502)	60,731	55,107
2023	71	22.31	105,231	0	(34,998)	(9,502)	60,731	53,038
2024	72	23.31	105,231	0	(34,998)	(9,502)	60,731	51,048
2025	73	24.31	105,231	0	(34,998)	(9,502)	60,731	49,131
2026	74	25.31	105,231	0	(34,998)	(9,502)	60,731	47,287
2027	75	26.31	105,231	0	(34,998)	(9,502)	60,731	45,512
2028	76	27.31	105,231	0	(34,998)	(9,502)	60,731	43,804
2029	77	28.31	105,231	0	(34,998)	(9,502)	60,731	42,160
2030	78	29.31	105,231	0	(34,998)	(9,502)	60,731	40,577
2031	79	30.14	87,692	0	(29,165)	(7,918)	50,609	32,648
Total			\$1,552,157	\$0	(\$516,216)	(\$140,157)	\$895,784	\$754,191

Exhibit 4a. Loss Estimated Value of Replacement Services
Mrs. Angela R. Kyte

Year	Age	Time Frame	Household Services	Care Services	Total Services	Present Value
2001	49	0.31	\$4,011		\$4,011	\$4,011
2002	50	1.31	13,080		13,080	13,080
2003	51	2.31	13,080		13,080	13,080
2004	52	3.31	13,080		13,080	13,080
2005	53	4.31	13,080		13,080	13,080
2006	54	5.31	13,080		13,080	13,080
2007	55	6.31	13,080		13,080	13,080
2008	56	7.31	13,080		13,080	13,080
2009	57	8.31	13,080		13,080	13,080
2010	58	9.31	13,080		13,080	13,080
2011	59	10.31	13,080		13,080	13,080
2012	60	11.31	13,080		13,080	13,080
2013	61	12.31	13,080		13,080	13,080
2014	62	13.31	13,080		13,080	13,080
2015	63	13.40	1,221		1,221	1,221
Total			\$175,272	\$0	\$175,272	\$175,272

Exhibit B-20

John E. Beauzile

28 Penny Lane

Binghamton, NY 13905

Email: jeb2235@columbia.edu

Jerry S. Goldman

Anderson Kill

1760 Market Street, Suite 600

Philadelphia, PA 19103

Re: Update of Analysis of Economic Loss in the Matter of
The Estate of **Mr. Robert Gabriel Martinez**

January 5, 2020

Dear Mr. Goldman,

You have asked me to update the present value numbers in the analysis of the likely economic loss award from the September 11th Victim Compensation Fund prepared by **ECO-STAT LLC** dated **January 21, 2004**. I have used their assumptions for wages, benefits, taxes, personal consumption, replacement services, and discount rate to estimate those values and bring them to the present. The valuation date chosen is **January 1, 2020**.

In preparing this update, the only document reviewed is **ECO-STAT's** report. This update assumes the reader is familiar with the methodology used and assumptions made by **ECO-STAT** and, therefore, they will not be restated here.

The update of **ECO-STAT's** analysis is summarized in four (4) sets of Exhibits.

- *Exhibit 1* provides the summary of Lost Earnings, Retirement Benefits, and Lost of Replacement Services;
- The set of *Exhibits 2s* shows the details behind the loss of earnings numbers;
- The *Exhibit 3* set provides supporting documentation for Retirement Benefits;
- The loss of Replacement Services amounts are in *Exhibits 4s*.

I believe that I have already provided you with a copy of my curriculum vitae. If you need a copy, please let me know.

Sincerely,



John E. Beauzile

Valuation Date	01-Jan-20
Discount Rate	4.2%

Exhibit 1. Summary of Economic Damages
Mr. Robert Gabriel Martinez

	<u>Present Value</u>
Present Value of Lost Earnings	\$1,002,664
Present Value of Retirement Benefits	0
Present Value of Lost Replacement Services	759,378
Total	<u><u>\$1,762,042</u></u>

Base Salary	Unempl.	Tax Rate	Benefits	Pers. Consump.
19,879	3.0%	8.500%	2,430	20.6-67.6%

Exhibit 2a. Present Value of Lost Earnings
Mr. Robert Gabriel Martinez
Special Master Worklife

Year	Age	Time Frame	Age-Specific Growth Factor	Earnings	Benefits	Unempl. Adj.	Taxes	Consumption	Net Earnings	PV of Net Earnings
2001	24	0.31	1.00000	\$5,964	\$729	\$0	(\$507)	(\$1,124)	\$5,062	\$5,062
2002	25	1.31	1.08434	21,556	2,635	(664)	(1,777)	(3,941)	17,808	17,808
2003	26	2.31	1.08227	23,329	2,852	(719)	(1,923)	(4,265)	19,273	19,273
2004	27	3.31	1.08021	25,201	3,080	(776)	(2,078)	(4,608)	20,819	20,819
2005	28	4.31	1.07816	27,170	3,321	(837)	(2,240)	(4,968)	22,446	22,446
2006	29	5.31	1.07611	29,238	3,574	(901)	(2,411)	(5,346)	24,155	24,155
2007	30	6.31	1.07406	31,403	3,839	(967)	(2,589)	(5,742)	25,944	25,944
2008	31	7.31	1.07201	33,665	4,115	(1,037)	(2,776)	(6,454)	27,513	27,513
2009	32	8.31	1.06997	36,020	4,403	(1,110)	(2,970)	(6,905)	29,438	29,438
2010	33	9.31	1.06794	38,467	4,702	(1,185)	(3,172)	(7,375)	31,438	31,438
2011	34	10.31	1.06591	41,003	5,012	(1,263)	(3,381)	(7,861)	33,510	33,510
2012	35	11.31	1.06388	43,622	5,332	(1,344)	(3,597)	(8,363)	35,651	35,651
2013	36	12.31	1.06185	46,320	5,662	(1,427)	(3,819)	(8,880)	37,856	37,856
2014	37	13.31	1.05983	49,091	6,001	(1,512)	(4,048)	(9,411)	40,121	40,121
2015	38	14.31	1.05781	51,929	6,348	(1,600)	(4,282)	(9,955)	42,440	42,440
2016	39	15.31	1.05580	54,827	6,702	(1,689)	(4,520)	(10,511)	44,809	44,809
2017	40	16.31	1.05379	57,776	7,062	(1,780)	(4,764)	(11,076)	47,219	47,219
2018	41	17.31	1.05179	60,769	7,428	(1,872)	(5,010)	(11,650)	49,664	49,664
2019	42	18.31	1.04979	63,794	7,798	(1,965)	(5,260)	(12,275)	52,091	52,091
2020	43	19.31	1.04779	66,843	8,171	(2,059)	(5,511)	(12,910)	54,503	54,503
2021	44	20.31	1.04579	69,904	8,545	(2,153)	(5,764)	(13,555)	56,890	56,890
2022	45	21.31	1.04380	72,966	8,919	(2,248)	(6,016)	(14,210)	59,267	59,267
2023	46	22.31	1.04182	76,017	9,292	(2,342)	(6,268)	(14,875)	61,627	61,627
2024	47	23.31	1.03984	79,045	9,662	(2,435)	(6,517)	(15,550)	63,963	63,963
2025	48	24.31	1.03786	82,037	10,028	(2,527)	(6,764)	(16,235)	66,270	66,270
2026	49	25.31	1.03588	84,981	10,388	(2,618)	(7,007)	(16,930)	68,543	68,543
2027	50	26.31	1.03391	87,863	10,740	(2,707)	(7,244)	(17,635)	70,778	70,778
2028	51	27.31	1.03194	90,669	11,083	(2,793)	(7,476)	(18,350)	72,970	72,970
2029	52	28.31	1.03000	93,389	11,415	(2,877)	(7,700)	(19,075)	75,097	75,097
2030	53	29.31	1.03000	96,191	11,758	(2,963)	(7,931)	(19,810)	77,148	77,148
2031	54	30.31	1.03000	99,077	12,111	(3,052)	(8,169)	(20,555)	79,173	79,173
2032	55	31.31	1.03000	102,049	12,474	(3,144)	(8,414)	(21,310)	81,165	81,165
2033	56	32.31	1.03000	105,111	12,848	(3,238)	(8,666)	(22,075)	83,125	83,125
2034	57	33.31	1.03000	108,264	13,234	(3,335)	(8,926)	(22,850)	85,053	85,053
2035	58	34.31	1.03000	111,512	13,631	(3,435)	(9,194)	(23,635)	86,942	86,942
2036	59	34.60	1.03000	33,694	4,119	(1,038)	(2,778)	(20,216)	13,781	7,080
Total				\$2,200,754	\$269,009	(\$67,611)	(\$181,467)	(\$1,042,452)	\$1,178,232	\$1,002,664

Unempl.	Tax Rate	Pers. Cons.	Pension Contrib. Rate	401(k) Contrib. Rate
3.0%	8.500%	20.6-67.6%	0.000%	0.000%

Exhibit 3a. Present Value of Lost Pension Benefits
Mr. Robert Gabriel Martinez
Special Master Worklife

Year	Age	Time Frame	Pension Contrib.	Net Pension (Projected-Vested)	Taxes	Consumption	Net Loss	PV of Net Loss
2001	24	0.31	\$0	\$0	\$0	\$0	\$0	\$0
2002	25	1.31	0	0	0	0	0	0
2003	26	2.31	0	0	0	0	0	0
2004	27	3.31	0	0	0	0	0	0
2005	28	4.31	0	0	0	0	0	0
2006	29	5.31	0	0	0	0	0	0
2007	30	6.31	0	0	0	0	0	0
2008	31	7.31	0	0	0	0	0	0
2009	32	8.31	0	0	0	0	0	0
2010	33	9.31	0	0	0	0	0	0
2011	34	10.31	0	0	0	0	0	0
2012	35	11.31	0	0	0	0	0	0
2013	36	12.31	0	0	0	0	0	0
2014	37	13.31	0	0	0	0	0	0
2015	38	14.31	0	0	0	0	0	0
2016	39	15.31	0	0	0	0	0	0
2017	40	16.31	0	0	0	0	0	0
2018	41	17.31	0	0	0	0	0	0
2019	42	18.31	0	0	0	0	0	0
2020	43	19.31	0	0	0	0	0	0
2021	44	20.31	0	0	0	0	0	0
2022	45	21.31	0	0	0	0	0	0
2023	46	22.31	0	0	0	0	0	0
2024	47	23.31	0	0	0	0	0	0
2025	48	24.31	0	0	0	0	0	0
2026	49	25.31	0	0	0	0	0	0
2027	50	26.31	0	0	0	0	0	0
2028	51	27.31	0	0	0	0	0	0
2029	52	28.31	0	0	0	0	0	0
2030	53	29.31	0	0	0	0	0	0
2031	54	30.31	0	0	0	0	0	0
2032	55	31.31	0	0	0	0	0	0
2033	56	32.31	0	0	0	0	0	0
2034	57	33.31	0	0	0	0	0	0
2035	58	34.31	0	0	0	0	0	0
2036	59	35.31	0	0	0	0	0	0
2037	60	36.31	0	0	0	0	0	0
2038	61	37.31	0	0	0	0	0	0
2039	62	38.31	0	0	0	0	0	0
Total			\$0	\$0	\$0	\$0	\$0	\$0

**Exhibit 4a. Loss Estimated Value of Replacement Services
Mr. Robert Gabriel Martinez**

Year	Age	Time Frame	Household Services To Son	Household Services To Parents	Disability Probability	Total Services	Present Value
2001	24	0.31	\$3,276	\$3,204	(\$246)	\$6,234	\$6,234
2002	25	1.31	11,313	11,095	(851)	21,556	21,556
2003	26	2.31	11,720	11,494	(882)	22,332	22,332
2004	27	3.31	12,142	11,908	(914)	23,136	23,136
2005	28	4.31	12,579	12,337	(947)	23,969	23,969
2006	29	5.31	13,032	12,781	(981)	24,832	24,832
2007	30	6.31	13,501	13,241	(1,016)	25,726	25,726
2008	31	7.31	13,988	13,717	(1,053)	26,652	26,652
2009	32	8.31	14,491	14,211	(1,091)	27,612	27,612
2010	33	9.31	15,013	14,723	(1,130)	28,606	28,606
2011	34	10.31	15,553	15,253	(1,171)	29,636	29,636
2012	35	11.31	16,113	15,802	(1,213)	30,702	30,702
2013	36	12.31	16,693	16,371	(1,256)	31,808	31,808
2014	37	13.31	17,294	16,960	(1,302)	32,953	32,953
2015	38	14.31	7,679	8,785	(626)	15,838	15,838
2016	39	15.31	7,955	9,102	(648)	16,409	16,409
2017	40	16.31	8,241	9,429	(671)	16,999	16,999
2018	41	17.31	8,538	9,769	(696)	17,611	17,611
2019	42	18.31	8,845	10,121	(721)	18,245	18,245
2020	43	19.31	9,164	10,485	(747)	18,902	18,487
2021	44	20.31	9,494	10,862	(774)	19,583	18,380
2022	45	21.31	9,836	11,253	(801)	20,288	18,275
2023	46	22.31	10,190	10,493	(786)	19,896	17,200
2024	47	23.31	10,557	0	(401)	10,155	8,425
2025	48	24.31	10,937	0	(416)	10,521	8,377
2026	49	25.31	11,330	0	(431)	10,900	8,328
2027	50	26.31	11,738	0	(446)	11,292	8,280
2028	51	27.31	12,161	0	(462)	11,699	8,233
2029	52	28.31	12,599	0	(479)	12,120	8,185
2030	53	29.31	13,052	0	(496)	12,556	8,138
2031	54	30.31	13,522	0	(514)	13,008	8,091
2032	55	31.31	14,009	0	(532)	13,476	8,045
2033	56	32.31	14,513	0	(551)	13,962	7,998
2034	57	33.31	15,035	0	(571)	14,464	7,952
2035	58	34.31	15,577	0	(592)	14,985	7,907
2036	59	35.31	16,138	0	(613)	15,524	7,861
2037	60	36.31	16,718	0	(635)	16,083	7,816
2038	61	37.31	17,320	0	(658)	16,662	7,771
2039	62	38.31	17,944	0	(682)	17,262	7,726
2040	63	39.31	18,590	0	(706)	17,883	7,682
2041	64	40.31	19,259	0	(732)	18,527	7,637
2042	65	41.31	19,952	0	(758)	19,194	7,593
2043	66	42.31	20,671	0	(785)	19,885	7,550
2044	67	43.31	21,415	0	(814)	20,601	7,506
2045	68	44.31	22,186	0	(843)	21,343	7,463
2046	69	45.31	22,984	0	(873)	22,111	7,420
2047	70	46.31	23,812	0	(905)	22,907	7,377
2048	71	47.31	24,669	0	(937)	23,732	7,335
2049	72	48.31	25,557	0	(971)	24,586	7,293
2050	73	49.31	26,477	0	(1,006)	25,471	7,251
2051	74	50.31	27,430	0	(1,042)	26,388	7,209
2052	75	51.31	28,418	0	(1,080)	27,338	7,167
2053	76	52.31	29,441	0	(1,119)	28,322	7,126
2054	77	53.31	30,501	0	(1,159)	29,342	7,085
2055	78	54.21	28,439	0	(1,081)	27,358	6,353
Total			\$879,603	\$273,396	(\$43,814)	\$1,109,185	\$759,378